```
Set      Items   Description
S1        14     PRIVISTA
File 609:Bridge World Markets 2000-2001/Oct 01
         (c) 2001 Bridge
File 610:Business Wire 1999-2003/Oct 09
         (c) 2003 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
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         (c)1997 Reed-Elsevier(UK)Ltd All rts reserv
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         (c) 2003 Gale Research Inc.
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         (c) 2003 PJB Publications, Ltd.
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         (c) 1998 Medical Economics
File 168:Healthcare Organizations 1999
         (c) 1998 Medical Economics Company
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         (c) 2003 Reed Elsevier Inc
File 178:Adv.& Agency Red Books:Agencies 2003/Sep
         (c) 2003 Reed Elsevier Inc
File 188:Health Devices Sourcebook 2002
         ECRI (A nonprofit agency)
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Sep
         (c)2003 Info.Sources Inc
File 286:Biocommerce Abs.& Dir. 1981-2003/Sep B2
         (c) 2003 BioCommerce Data Ltd.
File 318:Chem-Intell Chem Manu Plnts 1999/Jul
         (c) 1999 Reed Telepublishing Ltd.
File 364:Dir. of Chem. Producers-Companies 2003/Q2
         (c) 2003 SRI International
File 443:IMS Company Search 1982-2003/Q2
         (c) 2003 IMS Health & Affiliates
File 449:IMS Company Profiles 1992-2003/Nov
         (c) 2003 IMS Health & Affiliates
File 479:Gale Group Company Intelligence(R) 2003/Oct 09
         (c) 2003 The Gale Group
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         (c) 2003 FBR Bus Info Svcs
File 510:ESPICOM Pharm & Med Co. Profile 2003/Sep
         (c) 2003 ESPICOM Bus. Int.
File 513:Corporate Affiliations 2003/Q3
         (c) 2003 LexisNexis Group
File 515:Dun`s Elec. Bus. Dir.(TM) 2003/Aug
         (Copr. 2003 D&B)
File 516:D & B - Duns Market Identifiers 2003/Aug
         (Copr. 2003 D&B)
File 518:D&B-Int.Dun`s Market Identifiers(R) 2003/Aug
         (c) 2003 Dun & Bradstreet
File 520:D&B-Canadian Dun`s Mkt. Ident.(R) 2003/07
         (c) 2003 Dun & Bradstreet
File 527:S&P`s Register-Corp. 2003/Jan
         (c) 2003 McGraw-Hill Companies Inc
File 531:Amer. Bus. Directory 2003/Sep
         (c) 2003 American Business Information
File 533:Canadian Bus. Directory Jul/2003
         (c)2003 American Business Information
File 535:Thomas Register Online(R) -2003/Q3
         (c) 2003 Thomas Publishing Co.
File 537:Harris Business Profiler 2003/Aug
         (c) 2003 Harris Infosource
File 547:Experian Business Credit Profiles 2003/Oct W1
         (c) 2003 Experian
File 559:CORPTECH Dir of Tech Companies 2000/Aug
         (c) 2000 CorpTech.
File 561:ICC British Co.Dir 2003/Oct 05
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              (c) 2003 ICC Online Information Group
File 584:KOMPASS USA 2003/Jul
              (c) 2003 KOMPASS International
File 585:KOMPASS Middle East/Africa/Mediterr 2003/Jul
              (c) 2003 KOMPASS Intl.
File 586:KOMPASS Latin America 2003/Jul
              (c) 2003 KOMPASS International
File 590:KOMPASS Western Europe 2003/Jun
              (c) 2003 KOMPASS International
File 592:KOMPASS Asia/Pacific 2003/Jul
              (c) 2003 KOMPASS International
File 593:KOMPASS Central/Eastern Europe 2003/Jul
              (c) 2003 KOMPASS Intl.
File 758:Asia/Pac Directory 2002/Oct
              (c) 2002 The Dialog Corporation
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1/6/1   (Item 1 from file: 610)

00965328 20030925268B2263 (USE FORMAT 7 FOR FULLTEXT)
·Online Banking Report Names E*TRADE Bank Best of the Web
Thursday, September 25, 2003 08:03 EDT
WORD COUNT: 329

COMPANY NAMES: e*trade group, inc.; BANC ONE CORP; TRADE BANK; CHARTER 1
   BANK INC; SOUTH GASCONADE INVESTMENT CORP; INTERACTIVE INC; INTERACTIVE
   GROUP INC; INTUIT INC; TD BANK; NATWEST BANK NA INC; FLEET FINANCIAL
   GROUP INC; SIGNET BANK; WACHOVIA CORP; TRADE SA
INDUSTRY NAMES: BANKING; BANKING AUTOMATION; COMMUNICATIONS TECHNOLOGIES;
   ELECTRONIC COMMERCE; ELECTRONIC FUNDS TRANSFER; FINANCIAL SERVICES;
   INTERNET; RETAIL BANKING
EVENT NAMES: CORPORATE FINANCIAL DATA; TECHNOLOGY DEVELOPMENT

1/6/2   (Item 2 from file: 610)

00811945 20021116320B0417 (USE FORMAT 7 FOR FULLTEXT)
CalSTRS Expands Scope of Homestore Class Action Case
Saturday, November 16, 2002 12:00 EST
WORD COUNT: ·625. ..

COMPANY NAMES: homestore.com, inc.; cendant corp.; america online, inc.;
   TIME WARNER LTD; PERIGEE INC; PITRE INC; PITRE SRL; SECURITIES AND
   EXCHANGE COMMISSION; DORADO SRL
GEOGRAPHIC NAMES: AMERICAS; CALIFORNIA; NORTH AMERICA; USA
INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; INSTITUTIONS; INTERNET;
   JUDICIAL; LEGAL
EVENT NAMES: CORPORATE FINANCIAL DATA; GOVERNMENT; INVESTMENT; LEGAL;
   REGULATION; STOCKS AND SHARES

1/6/3   (Item 3 from file: 610)

00780512 20020924267B0119 (USE FORMAT 7 FOR FULLTEXT)
ING DIRECT Celebrates Two Years with One Million Customers and $10 Billion
in Assets
Tuesday, September 24, 2002 08:03 EDT
WORD COUNT: 1,007

COMPANY NAMES: ing groep nv; ING BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NORTH AMERICA; USA
INDUSTRY NAMES: BANKING; BANKING AUTOMATION; DEBIT CARDS; FINANCIAL
   SERVICES; INVESTMENT; POLITICAL AND PUBLIC AFFAIRS; RETAIL BANKING
EVENT NAMES: CORPORATE FUNDING; GOVERNMENT; INVESTMENT; POLITICAL AND
   PUBLIC AFFAIRS; STOCKS AND SHARES; STRATEGY AND PLANNING

1/6/4   (Item 4 from file: 610)

00762509 20020815227B6709 (USE FORMAT 7 FOR FULLTEXT)
New Tips and Tools Section At ingdirect.com Helps Customers Simplify Their
Financial World-Includes Savings and Loan Calculators, Identity Theft
Information And Savings Tips for Parents
Thursday, August 15, 2002 08:02 EDT
WORD COUNT: 817

COMPANY NAMES: ing groep nv; FEDERAL TRADE COMMISSION; INTUIT INC; ING
 · BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NORTH AMERICA; USA
INDUSTRY NAMES: BUILDING SOCIETIES; COMPANY PROFILES; CORPORATE; CORPORATE

`FUNDING; FINANCIAL SERVICES; POLITICAL AND PUBLIC AFFAIRS
EVENT NAMES: CORPORATE FUNDING; FINANCIAL AND COMMODITY MARKETS; JOINT
  VENTURES; POLITICAL AND PUBLIC AFFAIRS

1/6/5   (Item 5 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00758148 20020807219B3975 (USE FORMAT 7 FOR FULLTEXT)
**ING DIRECT Partners with Privista to Help Customers Fight Identity Theft
and Protect Their Credit History**
Wednesday, August 7, 2002 08:03 EDT
WORD COUNT: 662

COMPANY NAMES: ing groep nv; FEDERAL TRADE COMMISSION; ING BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NEW YORK; NORTH AMERICA; USA
INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; CREDIT; FINANCIAL SERVICES;
  INTERNET
EVENT NAMES: MERGERS AND ACQUISITIONS

1/6/6   (Item 6 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00751022 20020724205B2536 (USE FORMAT 7 FOR FULLTEXT)
**Identity Protection and Credit Monitoring: Online Banking Report Explains
How Financial Institutions Can Profit by Protecting Consumers from Fraud**
Wednesday, July 24, 2002 11:02 EDT
WORD COUNT: 366

COMPANY NAMES: YAHOO INC; LEHMAN BROTHERS HOLDINGS INC; PROVIDENT BANK INC
  ; PROVIDENT BANCORP INC; INTUIT INC; FIRST AMERICAN CORP; GLENVIEW STATE
  BANK INC; CUMMINS AMERICAN CORP IND; US BANCORP
GEOGRAPHIC NAMES: AMERICAS; NORTH AMERICA; USA
INDUSTRY NAMES: BANKING; COMMUNICATIONS TECHNOLOGIES; FINANCIAL SERVICES;
  INTERNET
EVENT NAMES: CORPORATE FINANCIAL DATA; CORPORATE PERFORMANCE; MARKET
  RESEARCH

1/6/7   (Item 7 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00440755 20010112012B9160 (USE FORMAT 7 FOR FULLTEXT)
**U.S. Technologies' Associated Company PromiseMark Launches Hacker and
Identity Theft Protection Plan-Partners with Sustainable Softworks to Allow
Macintosh Users to Take Advantage of the Plan**
Friday, January 12, 2001 09:35 EST
WORD COUNT: 1,251

COMPANY NAMES: u.s. technologies, inc.; SUSTAINABLE SOFTWORKS; US
  TECHNOLOGIES INC; PREDICTIVE SYSTEMS CORP; PREDICTIVE SYSTEMS INC
INDUSTRY NAMES: COMPUTER HARDWARE; COMPUTER SECURITY; COMPUTER SOFTWARE;
  CRIME; INTERNET; NETWORKS; PROPERTY CRIME; STRATEGY AND PLANNING;
  TECHNOLOGY DEVELOPMENT; COMPUTERS; SECURITY; LEGAL; SOCIAL ISSUES;
  COMMUNICATIONS TECHNOLOGIES; DATA COMMUNICATIONS
EVENT NAMES: JOINT VENTURES; LEGAL; SERVICES; SOCIAL ISSUES; STRATEGY AND
  PLANNING; TECHNOLOGY DEVELOPMENT

1/6/8   (Item 8 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00414627 20001121326B2500 (USE FORMAT 7 FOR FULLTEXT)
**Online Buyer Beware: National Fraud Center Offers Tips for Safe Holiday
Shopping On the Internet**
Tuesday, November 21, 2000 15:27 EST

WORD COUNT: 1,223

COMPANY NAMES: equifax, inc.; REED ELSEVIER PLC; HORSHAM CORP; FEDERAL
   TRADE COMMISSION; RL POLK AND CO; DONNELLEY MARKETING INC; DM HOLDINGS
   INC; LEXIS NEXIS INC; LEXIS NEXIS; LEXIS/NEXIS; CARROLL COMMUNICATIONS
GEOGRAPHIC NAMES: USA; AMERICAS; NORTH AMERICA
INDUSTRY NAMES: COMPUTER SECURITY; CREDIT CARDS; CRIME; DIRECT MARKETING;
   FRAUD; INFORMATION SERVICES; INTERNET; COMPUTERS; SECURITY; BANKING;
   BANKING AUTOMATION; CREDIT; FINANCIAL SERVICES; LEGAL; SOCIAL ISSUES;
   MARKETING; BUSINESS SERVICES; INFORMATION MANAGEMENT; COMMUNICATIONS
   TECHNOLOGIES
EVENT NAMES: DISTRIBUTION CHANNELS; LEGAL; RETAILING; SOCIAL ISSUES
?t s1/5/all

   1/5/1   (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00965328 20030925268B2263 (USE FORMAT 7 FOR FULLTEXT)
Online Banking Report Names E*TRADE Bank Best of the Web
Business Wire
Thursday, September 25, 2003 08:03 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 329

LEAD PARAGRAPH:
SEATTLE, Sep 25, 2003 (BUSINESS WIRE) - In its latest report, E*TRADE Group
received a "Best of the Web 2003" award from industry newsletter Online
Banking Report (www.onlinebankingreport.com). The award recognizes E*TRADE
Bank's innovative real-time interbank cash transfers, part of its enhanced
online banking platform. During the past seven years Online Banking Report
has
designated 39 innovations as Best of the Web. E*TRADE Group is a two-time
winner, also recognized in 2001 for innovations at its E*TRADE Mortgage
Corporation.

Best of the Web awards are given periodically to companies that "raise the
bar" in financial services delivery. According to editor Jim Bruene,
"During
the past few years, E*TRADE Bank has developed a state-of-the-art Web
banking
platform. We especially like its real-time interbank transfer capability
and
innovative Total Protection Guarantee."

COMPANY NAMES: e*trade group, inc.; BANC ONE CORP; TRADE BANK; CHARTER 1
   BANK INC; SOUTH GASCONADE INVESTMENT CORP; INTERACTIVE INC; INTERACTIVE
   GROUP INC; INTUIT INC; TD BANK; NATWEST BANK NA INC; FLEET FINANCIAL
   GROUP INC; SIGNET BANK; WACHOVIA CORP; TRADE SA
INDUSTRY NAMES: BANKING; BANKING AUTOMATION; COMMUNICATIONS TECHNOLOGIES;
   ELECTRONIC COMMERCE; ELECTRONIC FUNDS TRANSFER; FINANCIAL SERVICES;
   INTERNET; RETAIL BANKING
EVENT NAMES: CORPORATE FINANCIAL DATA; TECHNOLOGY DEVELOPMENT

   1/5/2   (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00811945 20021116320B0417 (USE FORMAT 7 FOR FULLTEXT)
CalSTRS Expands Scope of Homestore Class Action Case
Business Wire
Saturday, November 16, 2002 12:00 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 625

LEAD PARAGRAPH:
SACRAMENTO, Calif., Nov 16, 2002 (BUSINESS WIRE) - AOL/Time Warner, Cendant
Corporation and 14 other Internet-based firms were named Friday in an
amended
complaint alleging they contributed to the financial collapse of
Homestore.com.

The firms were added as defendants in a securities class action suit
brought
by the California State Teachers' Retirement System against Homestore and
its
top officers. The amended complaint, filed in U.S. District Court in Los
Angeles by the Burlingame, California law firm Cotchett, Pitre, Simon &
McCarthy, states those named acted individually and in concert to falsify
revenues to maintain the myth of Homestore's inflated success story on Wall
Street. As a result of a $192 million restatement of Homestore's financial
results for the years 2000 and 2001, the stockholders of Homestore suffered
massive losses in the value of their stocks.

COMPANY NAMES: homestore.com, inc.; cendant corp.; america online, inc.;
   TIME WARNER LTD; PERIGEE INC; PITRE INC; PITRE SRL; SECURITIES AND
   EXCHANGE COMMISSION; DORADO SRL
GEOGRAPHIC NAMES: AMERICAS; CALIFORNIA; NORTH AMERICA; USA
INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; INSTITUTIONS; INTERNET;
   JUDICIAL; LEGAL
EVENT NAMES: CORPORATE FINANCIAL DATA; GOVERNMENT; INVESTMENT; LEGAL;
   REGULATION; STOCKS AND SHARES

   1/5/3   (Item 3 from file: 610)
DIALOG(R)File 610:Business Wire
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00780512 20020924267B0119 (USE FORMAT 7 FOR FULLTEXT)
**ING DIRECT Celebrates Two Years with One Million Customers and $10 Billion
in Assets**
Business Wire
Tuesday, September 24, 2002 08:03 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,007

LEAD PARAGRAPH:
WILMINGTON, Del., Sep 24, 2002 (BUSINESS WIRE) - ING DIRECT launched
operations in the U.S. two years ago with a mission to lead Americans back
to
saving by offering simple financial products featuring the FDIC-insured
Orange
Savings Account, with a great rate, no minimums and no fees.

To date, ING DIRECT has helped one million customers earn over $225 million
in
interest since its launch and has $10 billion in assets.
COMPANY NAMES: ing groep nv; ING BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NORTH AMERICA; USA
INDUSTRY NAMES: BANKING; BANKING AUTOMATION; DEBIT CARDS; FINANCIAL
   SERVICES; INVESTMENT; POLITICAL AND PUBLIC AFFAIRS; RETAIL BANKING
EVENT NAMES: CORPORATE FUNDING; GOVERNMENT; INVESTMENT; POLITICAL AND
   PUBLIC AFFAIRS; STOCKS AND SHARES; STRATEGY AND PLANNING

   1/5/4   (Item 4 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00762509 20020815227B6709 (USE FORMAT 7 FOR FULLTEXT)

New Tips and Tools Sec●h At ingdirect.com Helps Custom●s Simplify Their
Financial World-Includes Savings and Loan Calculators, **Identity Theft**
Information And Savings Tips for Parents
Business Wire
Thursday, August 15, 2002 08:02 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 817

LEAD PARAGRAPH:
WILMINGTON, Del., Aug 15, 2002 (BUSINESS WIRE) - When ING DIRECT customers
began sending e-mail through the sales channel with questions about
consumer
topics such as identity theft and how to best talk to their kids about
money,
ING DIRECT took action and introduced Tips and Tools, a section on its web
site to provide information to consumers on various financial topics. At
Tips
and Tools, customers and visitors to ingdirect.com can get time saving
solutions for financial planning, information on identity theft and ways to
educate kids about finances; Know Your Credit; the CEO's Corner; Great
Deals;
and Calculators.

"ING DIRECT is known for its reputation for offering great deals on
financial
products. Since we were hearing so many of the same questions from our
customers wanting some help protecting their financial future, we decided
to
take action and launch Tips and Tools," said Arkadi Kuhlmann, President and
CEO, ING DIRECT. "There is an exhaustive list of resources out there,
especially on the Internet, providing financial advice. We decided to
narrow
down the list by providing some basic information on important topics to
make
it simple for our customers and visitors to our web site who are looking
for a
starting point."

COMPANY NAMES: ing groep nv; FEDERAL TRADE COMMISSION; INTUIT INC; ING
   BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NORTH AMERICA; USA
INDUSTRY NAMES: BUILDING SOCIETIES; COMPANY PROFILES; CORPORATE; CORPORATE
   FUNDING; FINANCIAL SERVICES; POLITICAL AND PUBLIC AFFAIRS
EVENT NAMES: CORPORATE FUNDING; FINANCIAL AND COMMODITY MARKETS; JOINT
   VENTURES; POLITICAL AND PUBLIC AFFAIRS

 1/5/5   (Item 5 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00758148 20020807219B3975 (USE FORMAT 7 FOR FULLTEXT)
ING DIRECT Partners with Privista to Help Customers **Fight Identity Theft**
and Protect Their Credit History
Business Wire
Wednesday, August 7, 2002 08:03 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 662

LEAD PARAGRAPH:
WILMINGTON, Del., Aug 7, 2002 (BUSINESS WIRE) - ING DIRECT has partnered
with
 Privista , a leading credit management and monitoring service that
provides
credit reports and scores to subscribers, to help customers empower

themselves
when it comes to protecting against identity theft.

Identity theft, the crime committed when an individual assumes someone
else's
name, social security number or other private, personal information without
that person's knowledge for illicit purposes, is the fastest growing
financial
crime in the U.S. according to the Federal Trade Commission. It was the
number
one consumer complaint last year, with reported cases growing more than 40
percent, and affecting as many as 750,000 people, per year. Furthermore,
nearly $20 billion per year is lost to payment system fraud, according to
Online Banking Report (June 28, 2002 issue). If that cost is passed on to
consumers, it amounts to $200 per U.S. household per year.

COMPANY NAMES: ing groep nv; FEDERAL TRADE COMMISSION; ING BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NEW YORK; NORTH AMERICA; USA
INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; CREDIT; FINANCIAL SERVICES;
   INTERNET
EVENT NAMES: MERGERS AND ACQUISITIONS

   1/5/6   (Item 6 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00751022 20020724205B2536 (USE FORMAT 7 FOR FULLTEXT)
**Identity Protection and Credit Monitoring: Online Banking Report Explains
How Financial Institutions Can Profit by Protecting Consumers from Fraud**
Business Wire
Wednesday, July 24, 2002 11:02 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 366

LEAD PARAGRAPH:
SEATTLE, Jul 24, 2002 (BUSINESS WIRE) - Financial Insite, publisher of
industry newsletter Online Banking Report, just published the first
in-depth
report on the burgeoning consumer-direct market for credit reports and
related
information services. The report projects the market could be as high as $1
billion or more in annual revenues within five years.

The report looks at the encouraging business case for financial
institutions
that stand to benefit in four ways:
COMPANY NAMES: YAHOO INC; LEHMAN BROTHERS HOLDINGS INC; PROVIDENT BANK INC
   ; PROVIDENT BANCORP INC; INTUIT INC; FIRST AMERICAN CORP; GLENVIEW STATE
   BANK INC; CUMMINS AMERICAN CORP IND; US BANCORP
GEOGRAPHIC NAMES: AMERICAS; NORTH AMERICA; USA
INDUSTRY NAMES: BANKING; COMMUNICATIONS TECHNOLOGIES; FINANCIAL SERVICES;
   INTERNET
EVENT NAMES: CORPORATE FINANCIAL DATA; CORPORATE PERFORMANCE; MARKET
   RESEARCH

   1/5/7   (Item 7 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00440755 20010112012B9160 (USE FORMAT 7 FOR FULLTEXT)
**U.S. Technologies' Associated Company PromiseMark Launches Hacker and
Identity Theft Protection Plan-Partners with Sustainable Softworks to Allow
Macintosh Users to Take Advantage of the Plan**
Business Wire

Friday, January 12, 2001   09:35 EST
JOURNAL CODE: BW   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,251

LEAD PARAGRAPH:
WASHINGTON, Jan 12, 2001 (BUSINESS WIRE) - U.S. Technologies Inc.
(OTCBB:USXX) today announced that PromiseMark, the nation's first Internet
and
data-related service plan company and one of its eight Associated
Companies,
has launched a new hacker and identity theft protection plan.

The PromiseGuard Hacker and Identity Theft Protection Plan is designed to
protect consumers and small businesses against hackers and identity theft,
the
most feared crimes on the Web.

COMPANY NAMES: u.s. technologies, inc.; SUSTAINABLE SOFTWORKS; US
   TECHNOLOGIES INC; PREDICTIVE SYSTEMS CORP; PREDICTIVE SYSTEMS INC
INDUSTRY NAMES: COMPUTER HARDWARE; COMPUTER SECURITY; COMPUTER SOFTWARE;
   CRIME; INTERNET; NETWORKS; PROPERTY CRIME; STRATEGY AND PLANNING;
   TECHNOLOGY DEVELOPMENT; COMPUTERS; SECURITY; LEGAL; SOCIAL ISSUES;
   COMMUNICATIONS TECHNOLOGIES; DATA COMMUNICATIONS
EVENT NAMES: JOINT VENTURES; LEGAL; SERVICES; SOCIAL ISSUES; STRATEGY AND
   PLANNING; TECHNOLOGY DEVELOPMENT

   1/5/8   (Item 8 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00414627 20001121326B2500   (USE FORMAT 7 FOR FULLTEXT)
**Online   Buyer   Beware: National   Fraud Center Offers Tips for Safe Holiday
Shopping On the Internet**
Business Wire
Tuesday, November 21, 2000   15:27 EST
JOURNAL CODE: BUSINESS WIRE, COMTEX   LANGUAGE: ENGLISH   RECORD TYPE:
   FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,223

LEAD PARAGRAPH:
HORSHAM, Pa., Nov 21, 2000 (BUSINESS WIRE) - This week, as millions of
Americans head to the mall for the start of the official holiday shopping
season, millions more will log-on to the Internet to make their purchases.
And
in doing so, many will needlessly leave themselves vulnerable to
increasingly
sophisticated criminals, according to the National Fraud Center (NFC), a
division of Lexis-Nexis Risk Solutions Group.

"Identity theft is one of the fastest growing crimes in America and the
holiday season is prime time for identity thieves," said Norm Willox,
chairman
of the NFC and director of government relations for Lexis-Nexis Risk
Solutions
Group. "And as Americans become more comfortable making their purchases
online, they need to be aware of the potential dangers lurking on the other
side of the modem."

COMPANY NAMES: equifax, inc.; REED ELSEVIER PLC; HORSHAM CORP; FEDERAL
   TRADE COMMISSION; RL POLK AND CO; DONNELLEY MARKETING INC; DM HOLDINGS
   INC; LEXIS NEXIS INC; LEXIS NEXIS; LEXIS/NEXIS; CARROLL COMMUNICATIONS
GEOGRAPHIC NAMES: USA; AMERICAS; NORTH AMERICA
INDUSTRY NAMES: COMPUTER SECURITY; CREDIT CARDS; CRIME; DIRECT MARKETING;
   FRAUD; INFORMATION SERVICES; INTERNET; COMPUTERS; SECURITY; BANKING;

BANKING AUTOMATION; CREDIT; FINANCIAL SERVICES; LEGAL; SOCIAL ISSUES;
MARKETING; BUSINESS SERVICES; INFORMATION MANAGEMENT; COMMUNICATIONS
TECHNOLOGIES
EVENT NAMES: DISTRIBUTION CHANNELS; LEGAL; RETAILING; SOCIAL ISSUES

1/5/9 (Item 1 from file: 515)
DIALOG(R)File 515:Dun`s Elec. Bus. Dir.(TM)
(Copr. 2003 D&B). All rts. reserv.

10423423
Privista Corporation
1372 Peachtree St Ne
Atlanta, GA 30309-3217

TELEPHONE: 404-881-0810
COUNTY: FULTON   MSA: 0520 (Atlanta, GA)
REGION: South Atlantic

BUSINESS: Business Services

PRIMARY SIC:
 8741   Management services, nsk
  87410100   Business management

EMPLOYEES HERE: 25

THIS IS:

    A SINGLE LOCATION
    A PROPRIETORSHIP
DUNS NUMBER: 15-807-9058

1/5/10 (Item 2 from file: 515)
DIALOG(R)File 515:Dun`s Elec. Bus. Dir.(TM)
(Copr. 2003 D&B). All rts. reserv.

07388141
Privista Inc
11 E 26th St FL 15
New York, NY 10010-1421

TELEPHONE: 212-653-8224
COUNTY: NEW YORK   MSA: 5600 (New York, NY)
REGION: Middle Atlantic

BUSINESS: Credit Reporting Services Loan Broker

PRIMARY SIC:
 7323   Credit reporting services
  73239904   Credit investigation service

SECONDARY SIC(S):
 6163   Loan brokers
  61630000   Loan brokers, nsk

EMPLOYEES HERE: 30
THIS IS:

    A SINGLE LOCATION
    A CORPORATION

DUNS NUMBER: 10-036-5001

1/5/11 (Item 1 from file: 516)

10423423
Privista Corporation
1372 Peachtree St Ne
Atlanta, GA 30309-3217

TELEPHONE: 404-881-0810
COUNTY: FULTON   MSA: 0520   (Atlanta, GA)
REGION: South Atlantic

BUSINESS: Business Services

NAICS Codes: 561110 (Office Administrative Services)

PRIMARY SIC:
 8741   Management services, nsk
  87410100   Business management

LATEST YEAR ORGANIZED: 2000
ANNUAL SALES REVISION DATE: 01/04/2003

		LATEST YEAR		TREND YEAR (2001)		BASE YEAR (1999)
SALES	$	1,500,000E	$	NA	$	NA
EMPLOYEES TOTAL:		25		NA		NA
EMPLOYEES HERE:		25				

    SALES GROWTH: NA % NET WORTH: $ NA
    EMPLOYMENT GROWTH: NA %

SQUARE FOOTAGE: NA
NUMBER OF ACCOUNTS: NA

THIS IS:

    A   SINGLE LOCATION
    A   PROPRIETORSHIP

DUNS NUMBER: 15-807-9058

OWNER: Gertler, Eric /Owner
SECRETARY: Wolf, Tyra /Secretary
MARKETING-ADVERTISING: Kennedy, Reuben /E-Business

LATEST UPDATE TO RECORD: 10/04/02

  1/5/12   (Item 2 from file: 516)

07388141
Privista Inc
11 E 26th St FL 15
New York, NY 10010-1421

TELEPHONE: 212-653-8224
COUNTY: NEW YORK   MSA: 5600   (New York, NY)
REGION: Middle Atlantic

BUSINESS: Credit Reporting Services Loan Broker

NAICS Codes: 561450 (Credit Bureaus)

PRIMARY SIC:
7323   Credit reporting services
73239904   Credit investigation service

SECONDARY SIC(S):
6163   Loan brokers
61630000   Loan brokers, nsk
LATEST YEAR ORGANIZED: 2001
ANNUAL SALES REVISION DATE: 01/04/2003

	LATEST YEAR	TREND YEAR (2001)	BASE YEAR (1999)
SALES	$ 1,500,000E $	NA $	NA
EMPLOYEES TOTAL:	30	NA	NA
EMPLOYEES HERE:	30		

SALES GROWTH: NA %   NET WORTH: $ NA
EMPLOYMENT GROWTH: NA %

SQUARE FOOTAGE: NA
NUMBER OF ACCOUNTS: NA

THIS IS:

     A   SINGLE LOCATION
     A   CORPORATION
DUNS NUMBER: 10-036-5001

CHIEF EXECUTIVE OFFICER: Gertler, Eric /Ceo

LATEST UPDATE TO RECORD: 04/28/03

1/5/13   **(Item 1 from file: 547)**
DIALOG(R)File 547:Experian Business Credit Profiles
(c) 2003 Experian. All rts. reserv.

06875663

 PRIVISTA , **INC.**

11 E 26TH ST FL 15
NEW YORK, NY 10010-

Current as of: 09-08-03

Telephone: 212-653-8220
Experian Company Number: N17399080

ADDITIONAL PAYMENTS

Creditor Category	Date Date	Sale Terms	High Credit	Balance	Cur	1-30	31 60	61 90	91 +
LEASING	0307	0307 NOTE	$4100	$0	0	0	0	0	0

Comment: LEASING

' PUBLIC RECORD INFORMATION
===============================
COLLATERAL COUNTS

Company has   2 UCC filings with   2 collateral item(s).
Collateral consists of: INVENTORY ,HEREAFTER ACQUIRED PROP

UCC DETAILS

Date
Filed Legal Description   Document #   Document Location

020613 UCC-FILED   2171735 8   SEC OF STATE DELAWAR
       INVENTORY EQUIP FURN & FIX UNDEFINED HEREAFTER ACQUIRED PROP
       VEHICLES 2171735 8
020513 UCC-FILED   2139911 6   SEC OF STATE DELAWAR
       EQUIP FURN & FIX INVENTORY VEHICLES HEREAFTER ACQUIRED PROP
       UNDEFINED 2139911 6

BANKING INFORMATION

CHASE MANHATTAN BANK
4 METROTECH CENTER
BROOKLYN, NY 11245.
212-552-2222
Rating: N

KEY FACTS

SIC
Code   Description

7375 - ELECTRONIC INFORMATION RETRIEVAL
7323 - CREDIT REPORTING

Customers:
Square feet:

Officers:

CHAIRMAN   - BRODY, BOB
CEO   - GERTLER, ERIC J.
SECRETARY - RIEDEL, SANDRA

 1/5/14   (Item 2 from file: 547)
DIALOG(R)File 547:Experian Business Credit Profiles
(c) 2003 Experian. All rts. reserv.

03955274

 PRIVISTA

 1372 PEACHTREE ST NE
ATLANTA, GA 30309-

Current as of: 09-08-03

Telephone: 404-881-0810
Experian Company Number: G20480952

TRADE PAYMENTS

							% of Accounts			
							--Days Past Due--			
Creditor	Date	Sale	Terms	High			1-	31	61	91
Category		Date		Credit	Balance	Cur	30	60	90	+
COMPUTERS	0307	N/A	NET 30	$0	$0	0	0	0	0	0

Footnotes: + in first column indicates paying faster than industry norm
<,> signs indicate indicate true High Credit or Balance is< or > shown

ADDITIONAL PAYMENTS

							% of Accounts			
							--Days Past Due--			
Creditor	Date	Sale	Terms	High			1-	31	61	91
Category		Date		Credit	Balance	Cur	30	60	90	+
AIR TRANS	0303	0211	NET 30 <	$100	$0	0	0	0	0	0
Comment: AGED										
AIR TRANS	0210	N/A	VARIED	$100	$0	0	0	0	0	0
Comment: AGED										
COMPUTERS	0302	0207	MULTI	$1300	$0	0	0	0	0	0
Comment: AGED										
+ LEASING	0307	0307	NOTE	$37000	$23300	98	2	0	0	0
Comment: LEASING										
+ TELECOM	0202	0201	NET 30	$2100	$2100	83	17	0	0	0
Comment: AGED										

PAYMENT TOTALS

							% of Accounts			
							--Days Past Due--			
		#of		High			1-	31	61	91
Acct	Type	Act	DBT	Credit	Balance	Cur	30	60	90	+
New		1	0	$0	$0	0	0	0	0	0
Continous		0	0	$0	$0	0	0	0	0	0
Total		1	0	$0	$0	0	0	0	0	0

PUBLIC RECORD INFORMATION
==============================
COLLATERAL COUNTS

Company has 1 UCC filings with 1 collateral item(s).

UCC DETAILS

Date Filed	Legal Description	Document #	Document Location
000914	UCC-FILED	06000017087	FULTON SPR COURT

BANKING INFORMATION

UNDISCLOSED

Rating: N
Opened: 040201

KEY FACTS

SIC
Code   Description

8741 - MANAGEMENT SERVICES

Customers:
Square feet:

Officers:

OWNER   - GERTLER, ERIC

```
Set      Items    Description
S1         574    CREDIT()(HISTORY OR REPORT? OR FILE?)
S2      282615    USER? OR PATRON? OR CUSTOMER?
S3     1298168    SELECT? OR PICK? OR CHOOSE OR SPECIF? OR DESIGNAT? OR CUST-
                     OMIZ?
S4     1261646    PREFERENCE? OR ATTRIBUTE? OR FIELD OR FIELDS OR INFORMATION
                     OR FACT? OR DATA OR KNOWLEDGE OR CONTENT?
S5      474503    NOTIF? OR ALERT? OR INFORM? OR ADVISE?
S6     1633602    CHANG? OR ALTER? OR UPDAT? OR UP()DATE? OR EDIT? OR REVIS?
                     OR REVAMP? OR MODIF?
S7       23705    S2 (3N) S3 (3N) S4
S8       44955    S2 (S) S5 (S) S6
S9       43041    S8 (S) S4
S10         30    S7 (S) S1
S11         78    S9 (S) S1
S12        154    S1 (S) S3 (S) S4
S13         92    S12 (S) S2
S14         80    S13 (S) S5
S15         34    S14 (S) S6
S16         90    S10 OR S11 OR S15
S17         79    S16 AND IC=G06F?
S18         59    S16 AND IC=(G06F-000? OR G06F-007? OR G06F-017?)
File 348:EUROPEAN PATENTS 1978-2003/Sep W04
         (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031002,UT=20030925
         (c) 2003 WIPO/Univentio
```

18/5,K/9   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00956981   **Image available**
SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT
SYSTEMES ET PROCEDES SIGNALANT A UN UTILISATEUR LES MODIFICATIONS DE SON RELEVE DE CREDIT
Patent Applicant/Assignee:
  EQUIFAX INC, 1550 Peachtree Street, N.W., Atlanta, GA 30309, US, US
    (Residence), US (Nationality)
Inventor(s):
  CHAPMAN Thomas F, 78 Lindbergh Drive, NE, Unit #60, The Parkside,
    Atlanta, GA 30305, US,
  DODGE Jeffrey L, 10430 Groomsbridge Road, Alpharetta, GA 30022, US,
  MILLARD Joy T, 5204 Camden Lake Parkway, Acworth, GA 30101, US,
  SATTERFIELD Markus R, 1210 Elk Ridge Cove, Alpharetta, GA 30005, US,
  SMYTHE Alexander C, 4432 Columns Drive, Marietta, GA 30067, US,
  TRIGONOPLOS Patrick S, 802 Brookshade Parkway, Alpharetta, GA 30004, US,
Legal Representative:
  PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree
    Street, Atlanta, GA 30309-4530, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200291127 A2-A3 20021114 (WO 0291127)
  Application: WO 2002US14654 20020509 (PCT/WO US0214654)
  Priority Application: US 2001852597 20010510
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/30**
International Patent Class: **G06F-007/00 ; G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 8927

English Abstract
  A system and method for monitoring unauthorized changes to a database and
  providing a notification to a user according to preferences set by the
  user. The user can select one or more data entries within a database to
  be monitored. When these data entries are changed, a notification is sent
  to the user.

French Abstract
  L'invention porte sur un systeme permettant de suivre les modifications
  non autorisees apportees a une base de donnees et fournissant a un
  utilisateur une notification en fonction des preferences qu'il a
  exprimees. L'utilisateur peut selectionner dans la base de donnees a
  surveiller une ou plusieurs entrees, toute modification de ces entrees
  est signalee a l'utilisateur.

Legal Status (Type, Date, Text)
Publication   20021114 A2 Without international search report and to be
                         republished upon receipt of that report.
Search Rpt   20030403 Late publication of international search report
Republication 20030403 A3 With international search report.
Examination   20030424 Request for preliminary examination prior to end of
                         19th month from priority date

Detailed Description
  SYSTEMS AND METHODS FOR **NOTIFYING** A CONSUMER OF **CHANGES**
  MADE TO A **CREDIT   REPORT**
   FIELD OF THE INVENTION
  The invention relates to systems and methods for monitoring **changes** to
  selected . fields of a database. Particularly, the invention relates to
  systems and methods that monitor **changes** made to a database such as a
  credit   report related database and **notify** a **user** or consumer when
  predetermined **changes** are made to the database.

  BACKGROUND OF THE INVENTION
  The advent of technology advancement has made life...monitors changes to
  the data elements, and sends notifications to the users. The database is
  generally a **credit   report** database or repository, which contains
  data collected from or reported by different financial institutions,
  banks, and other credit bureaus. The database has a...
  ...entry may contain infon-nation about a particular consumer. Each entry
  may contain a consumer's identification **information** and other credit
  related **data** elements. Examples of the **data** elements are current
  address, bankruptcy indicator, collections indicator, foreclosure
  indicator, etc. The **notifications** can be sent in any number of ways,
  such as an e-mail to a **user** defined e-mail destination, a pager to the
   user 's paging device, or a call to the **user** 's telephone or wireless
  communication device.

  The consumer can subscribe to the monitoring service in different ways...
  into the system, presents his user and identification codes, and checks
  for the changes made to his **credit   file** . If the **change** is
  unexpected or in error, then the consumer can be given the opportunity
  to request an investigation or place an **alert** to the system.

  The investigation and the alert to the system can catch reporting
  mistakes or identity...change monitoring.

  The customer can set criteria for data monitoring. He can identify which
  changes to his **credit   file** are to be monitored, how and when he is to
  be **notified** of any **changes** .
  For example, the customer may only desire monitoring of multiple credit
  report requests within a predeten-nined...to the customers. The customer
  16 receives a notification about a data change detected on his
  8
   credit   file and is invited to access the server 12 to check the
  changes . When he logs into the server 12, he supplies his **customer**
  code and his identification code. In an **alternate** embodiment, the
  server 12 may employ a multi-stage authentication process. In this
  multi-stage authentication process, the server 12 asks first the **user** 's
   customer code and identification code, and the server 12 asks for
  additional personal **information** to further authenticate the **user** .
  After the **customer** is authenticated, the server 12 will display a menu
  from where he can make a **selection** to view the **data   changes** .

  The communication module 30 is responsible for handling communication
  between the server 12 and the customer 16...customer 16. The
  notification indicates to the customer 16 that a change has been detected
  on his **credit   file** . The **notification** may include **information**
  directing the
  9
  consumer to, for example, a member center or a web site to obtain
  additional...want to protect their credit rating and to take an active
  role in policing changes to their **credit   files** . A creditreporting

‚bureau or other entities that have access to a **credit** report repository may offer a credit watch service according to the present invention. Generally, a **user** needs to subscribe to a credit watch service with a service provider. After subscribing to the service, the **user** /subscriber can then specify what **data** he wants to monitor and how he wants to be **notified** .

16
The user can choose to monitor any adverse reporting to his credit file, i.e., any...receives e-mail notification about the product subscription from the Product Fulfillment process 92 and updates a **credit** **reporting** online system (ACRO). In this embodiment, the delta process 82 does not generate daily credit **information** for all subscribers. Instead, the delta process 82 only generates credit **information** for those subscribers whose credit **information** has **changed** . One skilled in the art can readily appreciate other features of this embodiment from figs. 10
Figs. 13-14 illustrate respectively the interactions between processes for an **alternate** embodiment and the interactions between the processes and one set of databases. In this embodiment, the Product Fulfillment process 92 is responsible for providing **updates** to the **credit** **reporting** online system (ACRO). One skilled in the art can readily appreciate other features of this'embodiment from figs. 13
1 5 A credit **change** monitoring service according to the present invention can be ...a method of communication, step 164. The service provider uses this method to communicate with him when **credit** **file** **data** **changes** . He can select one or more methods of communication (i.e., he can choose to receive an...

...or a paging message, or both e-mail and paging message), when a financial institution reports a **change** to his **credit** **file** . The **user** may also **select** frequency of communication. He can **choose** to be **notified** as soon as a **change** occurs in his **credit** **file** or be **notified** periodically. He may **choose** even to be **notified** when he is ready to 1 5 receive any communication, i.e., the service provider will **notify** him when he makes an inquiry. The method and timing of communication and the number of destination...

Claim
... of claim 1, wherein the communication module is an e-mail server.

5 A method for monitoring **modifications** on a plurality of credit related data elements in a **credit** **reporting** database, wherein the plurality of credit related **data** elements in the **credit** **reporting** database are collected from a plurality of financial institutions, the **modifications** being at least partially definable by a **user** , the method comprising:
obtaining a **selection** of at least one credit related **data** element from the **user** ;
22
monitoring the at least one credit related **data** element **selected** by the **user** ; and if there is a **change** to the at least one credit related **data** element, **notifying** the **user** about the **change** to the at least one credit related **data** element.

6 The method of claim 5 further comprising:
prompting the user for an identification code; and...indicator.
12 A method for monitoring changes on a plurality of credit related data elements in a **credit** **reporting** database, wherein the plurality of credit related **data** elements in the **credit** **reporting** database are collected from a plurality of financial institutions, the **changes** being at least partially definable by a **user** , the method comprising: allowing the **user** to make a **selection** of at least one credit related **data** element to watch;
generating a **credit** **file** for the **user** , the **credit** **file** having

the plurality of credit
related **data** elements from the **credit** **reporting** database;
comparing the plurality of credit related **data** elements in the **credit**
 file with the
 selection ; and
if the **selection** has a credit related **data** element that is in the
credit **file** , **notifying** the **user** .
23
. The method of claim 12, wherein **notifying** further comprises sending
an e-mail to
the **user** , wherein the e-mail has a link to a display web site.

14 The method of claim...A computer-readable medium on which is stored a
computer program for
monitoring data modifications in a **credit** **reporting** database, wherein
the **data** in the **credit** **reporting** database are collected from a
plurality of financial institutions, the computer program comprising
instructions, which when executed by a computer perform
the following:
detecting **data** **changes** in the **credit** **reporting** database;
identifying a **customer** , the **customer** being a owner for a **changed**
data ;
 notifying the **customer** about the **changed** **data** ; and
24
displaying the **changed** **data** to the **customer** .

23 The computer program of claim 22 further performing:
 receiving an identification code from the customer; and...

18/5,K/13   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00931206   **Image available**
SYSTEM AND METHOD FOR MANAGING CONSUMER INFORMATION
SYSTEME ET PROCEDE DE GESTION DE DONNEES CLIENTS
Patent Applicant/Assignee:
  CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls
    Church, VA 22042, US, US (Residence), US (Nationality)
Inventor(s):
  LORTSCHER Franck D, 409 N. 27th Street, Richmond, VA 23223, US,
  BROADHEAD Tom Allatt, 26060 Mount Vernon Church Rd., Ruther Glen, VA
    22546, US,
  LAPRADE III Franck G, 4406 New Kent Avenue, Richmond, VA 23225, US,
Legal Representative:
  GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
    Dunner, .L.L.P., 1300 .I Street, N.W., Washington, DC 20005-3315, US,.
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200265236 A2-A3 20020822 (WO 0265236)
  Application: WO 2002US1252 20020213 (PCT/WO US0201252)
  Priority Application: US 2001781198 20010213
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 7551

English Abstract

A system and method are provided for managing consumer information, which permit sharing of consumer information in a controlled manner. In accordance with the disclosed system, at least one database (308) is provided that contains consumer information related to at least one user. An administrative agent (302) is also provided for establishing access to the consumer information contained in the database based on preferences expressed by the user. The system also includes a licensing agent (304) for setting at least one licensing fee schedule for each user based on a set of licensing rules, and a payment agent (306) for paying each user. In accordance with a disclosed method, a database is created of consumer information related to at least one user and access to the consumer information contained in the database is established based on each user's preferences. The method also includes setting a licensing fee schedule based on a set of licensing rules and paying the customer based on a set of payment rules.

French Abstract

Systeme et procede de gestion d'informations de clients, qui permettent un partage controle de donnees clients. Selon le systeme decrit, au moins une base de donnees (308) contient des donnees concernant au moins un utilisateur. Un agent (302) administratif sert a etablir un acces aux donnees clients contenues dans la base de donnees, sur la base de preferences exprimees par l'utilisateur. Le systeme comprend aussi un agent (304) octroyant des droits de licence, destine a etablir au moins un programme d'octroi de droits de licence pour chaque utilisateur sur la base d'un ensemble de regles d'octroi de licence ; et un agent (306) de paiement pour payer chaque utilisateur. Le procede decrit comporte les etapes consistant a produire une base de donnees contenant des donnees clients relatives a au moins un utilisateur, et a etablir un acces a ces donnees sur la base des preferences de chaque utilisateur. Le procede comprend aussi les etapes consistant a etablir un programme d'octroi de droits de licence sur la base d'un ensemble de regles d'octroi de licence, et a payer une certaine somme au client sur la base d'un ensemble de regles de paiement.

Detailed Description
... users to update their personal information.

Subsequently, the licensing agent accesses each account periodically in order to **update** the licensing fee structure. Having accessed a **user** account, the licensing agent applies rules for setting up the licensing fee for that account (step S...

...up to 75% of all amounts received by the operator of the privacy system from licensing consumer **information specific** to that **user** . The percentage of licensing fee, however, may decline over time. For example, the following month the **user** may receive only 60% of all amounts received by the operator of the privacy system from licensing consumer **information specific** to that **user** . The licensing fee may continue to decline until a pre-established floor, such as 10% is reached...

...be used. One purpose of setting a declining fee schedule is to create an

·incentive for each **user** to **update** or verify their licensed
information . Accordingly, in one implementation, licensing agent 304
resets the percentage of licensing fee to a higher value than, for
example, the initial value after a **user** **updates** his or her licensed
information . In another implementation, the licensing agent resets the
percentage of licensing fee to a higher value than, for example, the
initial value after a **user** verifies his or her licensed **information** .
If a **user** determines that his or her **information** is incorrect, the
·**user** may, to a certain extent, **change** the **information** . For **credit**
report or other such **information** , the **user** may not **change** the
information ; instead the **user** may access the credit bureau that
provided the report to resolve the dispute. The privacy system makes...

18/5,K/21 **(Item 17 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00877787
METHOD OF CALCULATING A CREDIT SCORE BASED UPON DOMESTIC AND INTERNATIONAL
FACTORS IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM
PROCEDE DE CALCUL DE POINTS DE CREDIT BASE SUR DES FACTEURS NATIONAUX ET
INTERNATIONAUX DANS UN SYSTEME DE GESTION FINANCIERE ET DE
PLANIFICATION
Patent Applicant/Assignee:
  JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US
    (Residence),
Inventor(s):
  COULTER David B, 1580 Corporate Drvice, Costa Mesa, CA 92626, US,
  TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,
Legal Representative:
  LECROY David Paul (agent), Kilpatrick Stockton, LLP, Suite 300, 11130
    Sunrise Valley Drive, Reston, VA 20191-4329, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200211046 A2 20020207 (WO 0211046)
  Application: WO 2001US6486 20010228 (PCT/WO US0106486)
  Priority Application: US 2000630013 20000731
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
  KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
  SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 6361

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication 20020207 A2 With declaration under Article 17(2)(a); without
                        abstract; title not checked by the International
                        Searching Authority.

Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description

... related scores and/or junum.com's own international credit
scoring system (ICSS) or other credit scores; **Credit** **Reports** 118,
where the member can see a scanned image of the member's **credit**
reports 120 and where the member can view: debt negotiation 121,
credit maintenance 123 status and deleted accounts and corrected
information 122; Billing 124, where the member can see 126 up to
date records of the billing status on the member's account; **Update**
128, where the member can **update** 130 records in the database 46;
and Upgrade 132, where the member can add a spouse to the account
or upgrade a level of membership 134. **Customer** service
2o representatives and professionals in the financial service **fields**
will
also be on hand to answer financial management and planning
questions 136 through the individualized inforination account. In
addition, the individualized **information** account would **notify**
members of current approvals 138 for every credit facility offered by
the invention, provided the members profile from the database 46
allows for a pre-qualification through actual approval. The
individualized **information** account also has the capability to include
an activity log 140 that shows the member, item by...

18/5,K/22 **(Item 18 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00877786.
METHOD FOR REPAIRING AND MAINTAINING CONSUMER CREDIT IN A FINANCIAL
MANAGEMENT AND PLANNING SYSTEM
TECHNIQUE DE RECONSTITUTION ET DE CONSERVATION D'UN CREDIT A LA
CONSOMMATION DANS UN SYSTEME DE GESTION ET DE PLANIFICATION FINANCIERES
Patent Applicant/Assignee:
  JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US
    (Residence),
Inventor(s):
  COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US,
  TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,
Legal Representative:
  LECROY David Paul (agent), Kilpatrick Stockton, LLP, Suite 300, 11130
    Sunrise Valley Drive, Reston, VA 20191-4329, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200211045 A2 20020207 (WO 0211045)
  Application: WO 2001US6484 20010228 (PCT/WO US0106484)
  Priority Application: US 2000630091 20000801
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 6830

English Abstract

French Abstract

Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description ....

Detailed Description
... and/or an international credit scoring system
  (ICSS) or other credit scores; Identity Theft NotifiCation activity 119;
  Credit   Reports 118, where the member can see a scanned image of the
  member's **credit   reports** 120 and where the member can view: debt
  negotiation 121, credit maintenance 123 status and deleted accounts
  and corrected **information** 122; Billing 124, where the member can
  see 126 up to date records of the billing status on the member's
  account; **Update** 128, where the member can **update** 130 records in the
  io database 46; and Upgrade 132, where the member can add a spouse to
  the account or upgrade a level of membership 134. **Customer** service
  representatives and professionals in the financial service **fields** will
  also be on hand to answer financial management and planning
  questions 136 through the individualized **information** account. In
  addition, the individualized **information** account would **notify**
  members of current approvals 138 for every credit facility offered by
  the invention, provided the members profile from the database 46
  allows for a pre-qualification through actual approval. The
  individualized..**information** account also has the capability to.include
  2o an activity log 140 that shows the member, item...

  18/5,K/40   **(Item 36 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00785186   **Image available**
SYSTEM AND METHOD FOR EVALUATING CREDIT RISKS
SYSTEME ET PROCEDE D'EVALUATION DE RISQUES DE CREDIT
Patent Applicant/Inventor:
  TAYLOR Hugh Gibbs Jr, 255 West 90th Street, New York, NY 10024, US, US
    (Residence), US (Nationality)
Legal Representative:
  DULIK Richard P (agent), 1201 Pennsylvania Avenue, N.W., Washington, DC
    20004-2401, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200118718 A1 20010315 (WO 0118718)
  Application: WO 2000US24612 20000908 (PCT/WO US0024612)
  Priority Application:..US .99152946 19990909
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 5603

English Abstract
  This invention provides systems and methods that facilitate bill-me

transactions between ●stomers (401) and electronic co●erce merchants
(403), register bill-me customers (407), and enable electronic commerce
merchants (403) to reduce risks related to bill-me transactions (404). A
preferred embodiments of the method of the invention includes the steps
of receiving into a computer system a request for billing-riks analysis
(405) from an electronic commerce merchant (403), verifying the identity
of the customer (401), performing a billing-risk analysis (405), and
transmitting, from the computer system, the billing-risk analysis (405)
to the electronic commerce merchant (403).

French Abstract
L'invention concerne des systemes et des procedes facilitant les
transactions a facturation posterieure entre clients (401) et commercants
electroniques (403), enregistre les clients a facturation posterieure
(407), et permet aux commercants electroniques (403), de reduire les
risques lies a ce type de transactions (404). Dans l'un des modes de
realisation preferes d'un procede de cette invention, on releve les
phases de (1) reception d'une demande dans un systeme informatique pour
une analyse des risques lies a la facturation (405) par un commercant
electronique (403), (2) verification de l'identite du client (401), (3)
realisation d'une analyse du risque de facturation (405), et (4) envoi,
depuis le systeme informatique, de l'analyse du risque de facturation
(405) au commercant electronique (403).

Legal Status (Type, Date, Text)
Publication   20010315 A1 With international search report.
Examination   20010809 Request for preliminary examination prior to end of
                       19th month from priority date

Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
... to facilitate the access of electronic commerce merchants to a
   pay-later database that contains credit-risk **information** on **customers**
   (references to credit **information** contained in this **Specification** are
   for descriptive purposes in the context of the present invention and are
   not intended to be interpreted in the context of the Fair **Credit**
   Reporting Act).

   An object of the invention is to facilitate the creation of, and the
   access of electronic...

 18/5,K/51   **(Item 47 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00566596   **Image available**
METHOD AND APPARATUS FOR PROCESSING CLIENT INFORMATION
PROCEDE ET APPAREIL POUR TRAITER LES INFORMATIONS D'UN CLIENT
Patent Applicant/Assignee:
  SUN MICROSYSTEMS INC,
Inventor(s):
  GUPTA Amit,
  VENKATARAMAN Sriraman,
  BAEHR Geoffrey,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200029969 A1 20000525 (WO 0029969)
  Application: WO 99US27062 19991112 (PCT/WO US9927062)
  Priority Application: US 98192806 19981116
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
  BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

English Abstract
  Internet Service Providers (ISPs) or proxies owned by ISPs collect and
  store information regarding particular users (100) in user profiles.
  Profiles may include demographic information, such as age, residence, and
  credit history , and may include web sites the user has accessed, time
  spent on each web site, and Internet searches the user performed. Profile
  information (304) may be utilized by the proxy (102) to target
  advertising, provided to a web server (104) so the web server (104) may
  target advertising, or used to **customize** a **user** 's display. Profile
  information (304) may also be utilized to associate a cost with certain
  demographic information. The ISP may evaluate profile information (304)
  for inserting advertisements or customizing displays. Profile information
  (304) may also be sold to a third party. Thus, the profile and
  demographic information (304) can be utilized to individually customize
  information displayed to a client (100).
French Abstract
  L'invention concerne des prestataires de services Internet ou des
  mandataires exploites par lesdits prestataires, qui recueillent des
  informations concernant des utilisateurs (100) et les mettent en memoire
  sous forme de profils utilisateurs. Les profils peuvent regrouper des
  informations d'ordre demographique, comme l'age, la residence ou les
  antecedents en matiere de credit. Les profils peuvent egalement regrouper
  des informations sur les sites visites par un utilisateur, le temps passe
  sur chaque site, et les recherches par Internet que l'utilisateur a
  effectuees. Les informations compilees dans les profils (304), permettant
  au mandataire (102) d'elaborer une publicite ciblee, ou peuvent servir a
  un serveur Web (104) pour elaborer une publicite ciblee. Ces informations
  (304) peuvent aussi servir a personnaliser le contenu de l'affichage de
  l'utilisateur ou a associer un cout a certaines informations
  demographiques. Le prestataire de services Internet peut exploiter les
  informations du profil (304) afin d'inserer des messages publicitaires ou
  personnaliser l'affichage. Les informations du profil (304) peuvent aussi
  etre vendues a un tiers. Les informations du profil et les informations
  demographiques (304) peuvent ainsi etre utilisees pour personnaliser les
  informations presentees a un client (100).

English Abstract
  ...regarding particular users (100) in user profiles. Profiles may
  include demographic information, such as age, residence, and **credit
  history** , and may include web sites the user has accessed, time spent on
  each web site, and Internet...

  ...provided to a web server (104) so the web server (104) may target
  advertising, or used to **customize** a **user** 's display. Profile
  information (304) may also be utilized to associate a cost with certain
  demographic information. The ISP may evaluate...

Detailed Description
... ability to maintain statistics on the user and the user's internet
  viewing (referred to as user **information** or profile **information**)
  transparently to the **user** (without the **user** 's **knowledge**). More
  specifically , the ISP has the ability maintain a **user** 's profile
  consisting of demographic information such as the user's age, **credit**

history , earnings, i■■rests, purchases, the sites (U■■) the user has
accessed, the amount of time spent on each...merged with other
information databases such as mailing fists, direct marketing lists and
subscriptions, a user's **credit** history , and shopping club
information (e.g., if the **user** is a member of a market's shopping
club, the **information** from the shopping club's database may
be merged through an agreement between Proxy 102 and the market). The
profile may also be time sensitive and created in real time so that when
a **user** executes a search on an internet search engine, the search text
is stored in the profile immediately. Additionally, if the **user** is at a
non-payment based public terminal (e.g., at a library), the profile may
be limited to the **user** 's recent history and **information** about the
terminal and terminal location may be utilized.

Further, if the user is at a payment...specify demographic information
about
the user that the advertisement will be presented to. For example, the
age, **credit** **history** , salary, interests, prior purchases, prior web
sites accessed, web search conducted, shopping **information** , or time
spent on a particular web site (which is only known by the ISP or proxy)
may be specified. **Alternatively** , the
ADDEMOGRAPHIC tag may be used in conjunction with the ADPRICE tag by
the advertiser to **inform** the proxy what the advertiser is willing to
pay for a **specific** advertisement displayed to a particular **user** with
specified demographic **information** . For example, the advertiser may
specify that he/she will pay 10 cents for a mortgage advertisement...

18/5,K/53 **(Item 49 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT

00548213 **Image available**
SYSTEM AND METHOD FOR SYSTEM TO SYSTEM CREDIT INFORMATION TRANSMISSION
SYSTEME ET PROCEDE PERMETTANT DE TRANSMETTRE DES INFORMATIONS DE CREDIT DE
SYSTEME A SYSTEME
Patent Applicant/Assignee:
  EQUIFAX INC,
Inventor(s):
  WALLACE David L,
  HAMMOND Marguerite Anne,
  HEADLEY Judy,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200011586/A1 20000302 (WO 0011586)
  Application: WO 99US18725 19990819 (PCT/WO US9918725)
  Priority Application: US 9897329/19980820; US 99376294 19990818
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
  TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
  CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: G06F-017/60
International Patent Class: G06F-017/30 ; G06G-007/52
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 15007

English Abstract
  The invention relates to a credit updating system (16) which permits
  credit files stored in different formats, and possibly in different
  countries, to be seamlessly exchanged and updated without conversion on
  the end users' part. A central credit repository (20) stores credit
  information in a universal format, such as the ICCIF format formulated by
  Equifax, In., but contains an interpreter module (40) to accept and map

016006 - "Co-Maker'
016007 - "On-Behalf-Of
01 601 1 - "Account Terminated"
016012 - "Delete Borrower..

...187002 - "Subject disputed-resolved by credit
grantor-subject disagrees"
187003 - "Special handling-contact credit grantor
for additional **information** "
18701 1 -"Payroll deduction"
187021 - "Payments affected by natural disaster'
187022 - "Subject recalled to military active/duty...

...Annually"
04001 1 - "Net 30"
040012 - "Cash-In-Advance"
040013 - "Cash-On-Delivery"
040019 - "Amount Deferred"
Cradit **Data** Group Crodit Datil Group
ot
11481161 can can can Con con yealli 1180!169 Con Jolt co co 7:81,110 Id
nscoild Iticald necold @cn It co$
Cradit **Data** Rocord Cradit **Data** Rocord
02 Cotistimor Doso 20 C01111110fdAl Mtoo
04 Constimor Namo 06 Addross **Informallon**
06 Addross Itifornintion 08 MO 11111calloll 111formalloll
00 1(folitIllcollan Inforill, 11011 10 Tolophono flumbor
10 Tolophono Numbor...
...21 Commorchl Financial
31 I 1161011cal 111formalloll 24 C0111111010.11 U31110
4 1 Collaloral Infortimllon 3 111121011cal **Information**
61 Account Ntimbor Clump 4 1Collsforol Infomistlon
71 Purchasod PortfolioldSold to Soumont 61 Accotint Numbor ChinUo
9i...705/38, 35
According to International Patent Classification (1PC) or to both
national classification and IPC
B. **FIELDS** SEARCHED
Minimum documentation searched (classification svstern followed bv
classification sNnibois)
tj S 705/38. 35
Documentation searched other than minimum documentation to the extent
that such documents are Included Ili the **fields** searched Electronic
data base consuited during the international search (name of' **data**
base and. %% here practicable. scaich terms used)
EAST,APS
C. DOCUMENTS CONSIDERED'i-O BE RELEVANT
CatesI...

18/5,K/54   **(Item 50 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00548201
SYSTEM AND METHOD FOR UPDATING A CREDIT INFORMATION DATABASE
SYSTEME ET PROCEDE PERMETTANT LA MISE A JOUR D'UNE BASE DE DONNEES
    D'INFORMATIONS DE CREDIT
Patent Applicant/Assignee:
  EQUIFAX INC,
Inventor(s):
  WALLACE David L,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200011574 A2 20000302 (WO 0011574)
  Application: WO 99US18724 19990819 (PCT/WO US9918724)
  Priority Application: US 9897330 19980820; US 99376296 19990818
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW ⬤ NO NZ PL PT RO RU SD SE SG SI ⬤ SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/30
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 3896

English Abstract
   An advanced credit reporting and query system receives credit
   information into a central database (4) to service queries and provide
   other output. Unlike conventional credit reporting systems, the database
   is encoded to identify those fields which have changed since the last
   update (20) to the database, so that rewriting of the same data on the
   same fields is avoided. Database coherency and detection may be performed
   by hashing (24) or other techniques.

French Abstract
   L'invention concerne un systeme de demande et de communication
   d'informations de credit avance, recevant des informations de credit dans
   une base de donnees centrale, afin d'exploiter des demandes et de fournir
   une autre sortie. Contrairement -u systemes de communication
   d'informations de credit classiques, la base de donnees est codee afin
   d'identifier les champs qui ont changes depuis la derniere mise a jour de
   ladite base de donnees, de sorte qu'on evite la reecriture de la meme
   donnee dans les memes champs. La detection et la coherence de la base de
   donnees peuvent etre obtenues par des techniques hachage ou autres.

Main International Patent Class: G06F-017/30
Fulltext Availability:
  Detailed Description

Detailed Description
... associated with entries in the consumer tables and commercial entity
   tables.

   Customer tables may store information regarding **credit   history**
   information for a variety of consumers and commercial entities in
   records. The records for the consumer and commercial...

...may relate to entries in the
   consumer and commercial entity tables,
   In one aspect of operation, merchant **customers** provide **updates** to the
   system. The database may be **updated** by filtering each **customer** 's
   data to
   identify those consumer accounts that have had activity since the prior
   update .
   The database is preferably updated by locating, in the database, only
   those accounts with credit update information...step 20, a credit bureau
   (such as administrator 2) may receive a periodic or other update of
   credit   history   information from a **customer** 8. That **update** may
   include account **information** for multiple consumer and/or commercial
   entity
   accounts maintained by that **customer** . That **update** may be organized by
   consumer and commercial entity account number, for example, and delivered
   in batch, online...

```
Set      Items    Description
S1          65    CREDIT()(HISTORY OR REPORT? OR FILE?)
S2      471057    USER? OR PATRON? OR CUSTOMER?
S3     3173623    SELECT? OR PICK? OR CHOOSE OR SPECIF? OR DESIGNAT? OR CUST-
                     OMIZ?
S4     3694901    PREFERENCE? OR ATTRIBUTE? OR FIELD OR FIELDS OR INFORMATION
                     OR FACT? OR DATA OR KNOWLEDGE OR CONTENT?
S5     1788261    NOTIF? OR ALERT? OR INFORM? OR ADVISE?
S6     2088403    CHANG? OR ALTER? OR UPDAT? OR UP()DATE? OR EDIT? OR REVIS?
                     OR REVAMP? OR MODIF?
S7       17842    S2 (3N) S3 (3N) S4
S8       36767    S2 AND S5 AND S6
S9       35507    S8 AND S4
S10          0    S7 AND S1
S11    3360131    S
S12          8    S9 AND S1
S13         12    S1 AND S3 AND S4
S14         18    S12 OR S13
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
        (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200364
        (c) 2003  Thomson Derwent
```

DIALOG(R)File 347:JAPIO
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01717168   **Image available**
TRANSACTION DEVICE

PUB. NO.:   60-195668 [JP 60195668 A]
PUBLISHED: October 04, 1985 (19851004)
INVENTOR(s):   ENOKI EIKI
                MUNAKATA KOJI
                SAITO KIYOSHI
APPLICANT(s):   FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
                (Japan)
APPL. NO.:   59-051924 [JP 8451924]
FILED: March 16, 1984 (19840316)
INTL CLASS: [4] G06F-015/21; G06F-015/30
JAPIO CLASS: 45.4 (**INFORMATION** PROCESSING -- Computer Applications);
                29.4 (PRECISION INSTRUMENTS -- Business Machines
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 432, Vol. 10, No. 52, Pg. 92,
                February 28, 1986 (19860228)

ABSTRACT

PURPOSE: To easily **change** transacting kinds when it is found as a result
of credit checking of a **customer** that credit transactions are impossible
with the **customer** by means of a credit card, by preventing input **data**
in a memory from being erased even when a clear key is depressed.

CONSTITUTION: In the case of transations with a credit card, **data** D read
from the credit card are sent to a center 3 by a transmitting-receiving
section 15 through a control section 14. The center 3 makes credit checks
on the **customer** regarding the received **data** D by referring to a **credit
file** 17 and, when his balance salable on credit is zero, sends an NG
signal indicating that no credit transaction is possible with the **customer**
to a circuit 2. A transaction device 1 receives the NG signal and the
transaction disable is displayed on a display section 9. At the same time,
another account settling method is requested to the **customer** . When the
customer requests cash payment, the **data** in the file 17 are not erased
awat even when a clear key 21 is depressed and the **data** are contained in
a cash transaction totaling file 25. That is to say, the transacting kind
can be **changed** easily.

14/5/5   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015148914   **Image available**
WPI Acc No: 2003-209441/200320
XRPX Acc No: N03-166956
    Data **elements** modification **monitoring system has memory storing
    computer program which comprises monitoring module for monitoring
    modification of each element in entries of database**
Patent Assignee: CHAPMAN T F (CHAP-I); DODGE J L (DODG-I); MILLARD J T
    (MILL-I); SATTERFIELD M R (SATT-I); SMYTHE A C (SMYT-I); TRIGONOPLOS P S
    (TRIG-I); EQUIFAX INC (EQUI-N)
Inventor: CHAPMAN T F; DODGE J L; MILLARD J T; SATTERFIELD M R; SMYTHE A C;
    TRIGONOPLOS P S
Number of Countries: 100 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020169747	A1	20021114	US 2001852597	A	20010510	200320	B
WO 200291127	A2	20021114	WO 2002US14654	A	20020509	200320	

Priority Applications (No Type Date): US 2001852597 A 20010510
Patent Details:

US 20020169747 A1   25 G06F-007/00
WO 200291127 A2 E   G06F-000/00
       Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
       CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
       IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
       OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
       ZM ZW
       Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
       IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020169747 A1
       NOVELTY - A server (12) has **credit   reporting** database having
       entries with elements which are **modified** by a **data** collected from
       several **credit   reporting** agencies. A memory stores computer program
       comprising a monitoring module which monitors **modifications** of each
       element and generates a **credit   report** which is **notified** to the
       user .
       DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
       following:
       (1) a **data** element **modification** monitoring method;
       (2) a computer readable medium storing **data** element **modification**
       monitoring program; and
       (3) a credit **modification** monitoring service provision method.
       USE - For monitoring **modification** of **data** elements in database.

       ADVANTAGE - The **changes** and **modifications** of the **data**
       elements are efficiently and effectively monitored.
       DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of
       the **data** element **modification** monitoring system.
       Server (12)
       pp; 25 DwgNo 1/15
Title Terms: **DATA** ; ELEMENT; **MODIFIED** ; MONITOR; SYSTEM; MEMORY; STORAGE;
   COMPUTER; PROGRAM; COMPRISE; MONITOR; MODULE; MONITOR; **MODIFIED** ;
   ELEMENT; ENTER; DATABASE
Derwent Class: T01
International Patent Class (Main): G06F-000/00; G06F-007/00
File Segment: EPI

   14/5/7   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014867421   **Image available**
WPI Acc No: 2002-688127/200274
   Method for checking company on internet selling market
Patent Assignee: NAT INFORMATION & CREDIT EVALUATION INC (NAIN-N)
Inventor: CHO S T; KIM S H; LEE J B; LEE J U; OH G G
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002035375	A	20020511	KR 200065626	A	20001106	200274 B

Priority Applications (No Type Date): KR 200065626 A 20001106
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002035375	A		1	G06F-017/60	

Abstract (Basic): KR 2002035375 A
       NOVELTY - A method for checking a company is provided to
       manufacture a sound Internet market place by supplying a system for
       confirming and certifying an objected company from a service supplying
       institution using the Internet when a member is joined and supplying
       the current credit state of the transaction partner from a service
       supplying institution using the Internet promptly when a commercial
       transaction is generated.

DETAILED DESCRIPTION - A member registration client connects to a
selling server(S100). The member registration client registers **data**
for a company confirmation service in a credit confirmation
server(S500). The credit confirmation server verifies as to a member
approval or not for a company confirmation service supply using the
registered **data** (S600). The verified result is transmitted to the
selling server(S700). In case that a credit inquiry of a **specific**
company is requested from a credit confirmation client after
transmitting the verified result, credit **information** of the **specific**
 company as basic credit **information** , a company on-line **credit**
report , and a company credit investigation report is supplied.
pp; 1 DwgNo 1/10
Title Terms: METHOD; CHECK; COMPANY; SELL; MARKET
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

14/5/10   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014385565   **Image available**
WPI Acc No: 2002-206268/200226
XRPX Acc No: N02-157085
  Computer implemented financial planning method involves transmitting
  financial and personal information **supplemented with** data **derived**
  from credit   reports , **to** selected **recipient**
Patent Assignee: JUNUM.COM INC (JUNU-N)
Inventor: COULTER D B
Number of Countries: 093 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200211043   A2   20020207 WO 2001US6327   A   20010228   200226 B
AU 200141829   A   20020213 AU 200141829   A   20010228   200238

Priority Applications (No Type Date): US 2000630222 A 20000801
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200211043 A2 E 33 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200141829 A   G06F-017/60   Based on patent WO 200211043

Abstract (Basic): WO 200211043 A2
    NOVELTY - Financial and personal **information** are gathered during
an initial interview, and are stored in an **information** database. The
information is supplemented with **data** derived from **credit** **reports**
. A recipient is **selected** , and the stored **information** is
transmitted to the **selected** recipient.
    USE - For financial planning system.
    ADVANTAGE - The method does not spawn multiple **credit** **report**
requests from various lending institutions, thereby installating the
customer's credit score from being negatively impacted by unnecessary
requests. An applicant can apply for various financial services by
retrieving stored **information** from database every time a new
application is filed, thereby eliminating the need to complete
different applications requiring same **information** .
    DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
overall business model.
    pp; 33 DwgNo 1/14
Title Terms: COMPUTER; IMPLEMENT; FINANCIAL; PLAN; METHOD; TRANSMIT;
  FINANCIAL; PERSON; **INFORMATION** ; SUPPLEMENTARY; **DATA** ; DERIVATIVE;

 14/5/14   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013098800
WPI Acc No: 2000-270672/200023
XRPX Acc No: N00-202742
   Method of updating **database storing credit** information **in which**
   status information   field **is generated for each** modified **database**
   entry to indicate that content **of entry has been** changed
Patent Assignee: EQUIFAX INC (EQUI-N)
Inventor: WALLACE D L
Number of Countries: 085 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200011574	A2	20000302	WO 99US18724	A	19990819	200023	B
AU 9955683	A	20000314	AU 9955683	A	19990819	200031	

Priority Applications (No Type Date): US 99376296 A 19990818; US 9897330 P
   19980820
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200011574 A2 E 19 G06F-017/30
   Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
   CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
   LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
   SL TJ TM TR TT UA UG UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW
AU 9955683   A   G06F-017/30   Based on patent WO 200011574

Abstract (Basic): WO 200011574 A2
      NOVELTY - The database is preferably **updated** by locating only
   those accounts with credit **information** which differs from tat
   currently stored in the database. For those accounts with **changes**
   updates are made by replacing **data** stored in **customer** tables and
   then reflecting the **information** in the consumer tables.
      DETAILED DESCRIPTION - A relational credit database is stored
   arranged into tables for credit providing **customers** , for credit
   consumers and for commercial entities. **Customer** tables may store
   credit **history** and the database is **updated** by filtering each
   customer 's **data** to identify those accounts which have been active
   since the prior **update** . An INDEPENDENT CLAIM is included for a
   network database system.
      USE - In financial databases.
      ADVANTAGE - Increases in the speed and efficiency of **updating**
   operations.
      pp; 19 DwgNo 0/4
Title Terms: METHOD; **UPDATE** ; DATABASE; STORAGE; CREDIT; **INFORMATION** ;
   STATUS; **INFORMATION** ; **FIELD** ; GENERATE; **MODIFIED** ; DATABASE; ENTER;
   INDICATE; **CONTENT** ; ENTER; **CHANGE**
Derwent Class: T01
International Patent Class (Main): G06F-017/30
File Segment: EPI

DIALOG(R)File 347:JAPIO
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04829020   **Image available**
METHOD FOR PREVENTING MULTIPLE DEBT AND SYSTEM USED THEREFOR

PUB. NO.:   07-121620 [JP 7121620 A]
PUBLISHED: May 12, 1995 (19950512)
INVENTOR(s):   MARUYAMA AKISHI
                SAITO MASAO
                TOMOZOE TOSHIKI
                KAMIYA TOSHIO
                KAZAMA SHINICHI
                SATO HIROICHI
                OOTA TSUGI
                UCHIDA KIMITAKA
                NAGANO MUTSUMI
                MUROZUMI JUNICHI
                KATO KIICHI
APPLICANT(s):   NIPPON SHINPAN KK [460258] (A Japanese Company or
                Corporation), JP (Japan)
APPL. NO.:   05-284172 [JP 93284172]
FILED: October 20, 1993 (19931020)
INTL CLASS: [6] G06F-017/60; G07F-007/08; G07G-001/12
JAPIO CLASS: 45.4 (**INFORMATION** PROCESSING -- Computer Applications);
                29.4 (PRECISION INSTRUMENTS -- Business Machines

ABSTRACT
PURPOSE: To prevent sales exceeding a given credit limit by checking a
credit utilization limit amount of a card every time of purchase of a
commodity, and **updating** its value every time of sales.

CONSTITUTION: A terminal equipment reads a customer's identification number
9, a credit utilization limit amount 10 and its validity 11 and an invalid
signature 12 from a card 7, and displays credit utilization limit amount
necessary **information** on a display device 6. In such a state, with regard
to the utilization limit amount, when the present credit purchase
application amount exceeds the utilization limit amount, or invalid
information , etc., exist, a person in charge of sales refuses the sales,
and when there is no problem, the person in charge inputs the sales amount
and the date and hour on credit and other **information** from a keyboard 4
and sends this **information** to a main processor 1. This main processor 1
retrieves **customer** 's **information** in a **credit** **file** of a file 2,
based on discriminating **information** of the card 7, and **updates** the
credit limit amount of the **credit** **file** by credit utilization
information in the past, and credit purchase **information** , etc., sent
from the terminal equipment on that day.

DIALOG(R)File 350:Derwent WPIX
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015252977   **Image available**
WPI Acc No: 2003-313903/200330
XRPX Acc No: N03-249958
  Business record management system enables information   user **to use**
  database under control of information **service provider as principal**
  credit   history   information **store**
Patent Assignee: DEBTINFORM LTD INC (DEBT-N)
Inventor: TURK T M
Number of Countries: 100 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200330071	A2	20030410	WO 2002ZA165	A	20020930	200330	B

Priority Applications (No Type Date): ZA 20012626 A 20010530
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200330071 A2 E 12 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
    ZA ZM ZW
    Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
    GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200330071 A2
        NOVELTY - System comprises data stores with debtor credit histories
    and a service provider database storing the **information** . **Information
    users** can store debtor **credit history** in the database, the
    stored **information** can be **user modified** , and the history can be
    linked with the user able to review the **credit history** . The data
    stores are computer databases and can store duplicate **information** .
        DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a method
    of operating a business record management system.
        USE - System is for enabling credit controllers to manage the
    accounts and credit records of business debtors.
        DESCRIPTION OF DRAWING(S) - The figure shows a system allowing a
    creditor to control business debtor accounts management.
        pp; 12 DwgNo 1/1
Title Terms: BUSINESS; RECORD; MANAGEMENT; SYSTEM; ENABLE; **INFORMATION** ;
    USER; DATABASE; CONTROL; **INFORMATION** ; SERVICE; PRINCIPAL; CREDIT;
    HISTORY; **INFORMATION** ; STORAGE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

    8/5/3   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013098800
WPI Acc No: 2000-270672/200023
XRPX Acc No: N00-202742
    Method of updating **database storing credit** information **in which
    status** information **field is generated for each** modified **database
    entry to indicate that content of entry has been** changed
Patent Assignee: EQUIFAX INC (EQUI-N)
Inventor: WALLACE D L
Number of Countries: 085 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200011574   A2   20000302   WO 99US18724   A   19990819   200023 B
AU 9955683   A   20000314   AU 9955683   A   19990819   200031

Priority Applications (No Type Date): US 99376296 A 19990818; US 9897330 P
    19980820
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200011574 A2 E 19 G06F-017/30
    Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
    CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
    LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
    SL TJ TM TR TT UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW
AU 9955683   A   G06F-017/30   Based on patent WO 200011574

Abstract (Basic): WO 200011574 A2
        NOVELTY - The database is preferably **updated** by locating only

those accounts with credit information which differ from tat
currently stored in the database. For those accounts with **changes**
updates are made by replacing **data** stored in **customer** tables and
then reflecting the **information** in the consumer tables.
    DETAILED DESCRIPTION - A relational credit database is stored
arranged into tables for credit providing customers, for credit
consumers and for commercial entities. Customer tables may store
credit **history** and the database is **updated** by filtering each
customer 's **data** to identify those accounts which have been active
since the prior **update** . An INDEPENDENT CLAIM is included for a
network database system.
    USE - In financial databases.
    ADVANTAGE - Increases in the speed and efficiency of **updating**
operations.
    pp; 19 DwgNo 0/4
Title Terms: METHOD; **UPDATE** ; DATABASE; STORAGE; CREDIT; **INFORMATION** ;
  STATUS; **INFORMATION** ; FIELD; GENERATE; **MODIFIED** ; DATABASE; ENTER;
  INDICATE; CONTENT; ENTER; **CHANGE**
Derwent Class: T01
International Patent Class (Main): G06F-017/30
File Segment: EPI

8/5/4   **(Item 3 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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012784435   **Image available**
WPI Acc No: 1999-590661/199950
Related WPI Acc No: 2002-470139
XRPX Acc No: N99-435650
  Credit card account data processor for issue and buy of credit card in
  bank
Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)
Inventor: JORASCH J A; WALKER J S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5970478	A	19991019	US 97815224	A	19970312	199950	B

Priority Applications (No Type Date): US 97815224 A 19970312
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5970478	A		16	G06F-017/00	

Abstract (Basic): US 5970478 A
    NOVELTY - The credit parameter and **customer** **information** having
account identifier are transmitted to a central controller (20) from a
terminal (30). The program stored in the memory is executed by the CPU
to calculate prize for account having credit parameter based on
customer **data** .
    DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
    (a) credit account processing method;
    (b) disc for storing credit account processing software
    USE - For prizing credit account in bank to enable issue and buying
of credit card.
    ADVANTAGE - Enables card issuer to issue credit card with low
credit limit to people with poor **credit** **history** by providing
customized credit accounts. Enables card issuer to charge fee for
changing terms of customer's account. Improves profit of card issuers
by retaining customers who generate large profits. Facilitates card
holders to find card with required credit terms and **modification** of
terms. Eliminates communication links and redundant hardware between
terminal and central controller.
    DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
credit account processor.

Central controller (20)
Terminal (30)
pp; 16 DwgNo 1/7
Title Terms: CREDIT; CARD; ACCOUNT; DATA; PROCESSOR; ISSUE; BUY; CREDIT;
  CARD; BANK
Derwent Class: T01
International Patent Class (Main): G06F-017/00
File Segment: EPI

```
Set      Items    Description
S1          65    CREDIT()(HISTORY OR REPORT? OR FILE?)
S2     3173623    SELECT? OR PICK? OR CHOOSE OR SPECIF? OR DESIGNAT? OR CUST-
                  OMIZ?
S3       66720    (USER? OR PATRON? OR CUSTOMER?)(2N)(PREFERENCE? OR ATTRIBU-
                  TE? OR FIELD OR FIELDS OR INFORMATION OR FACT? OR DATA OR KNO-
                  WLEDGE OR CONTENT?)
S4     1788261    NOTIF? OR ALERT? OR INFORM? OR ADVISE?
S5     2088403    CHANG? OR ALTER? OR UPDAT? OR UP()DATE? OR EDIT? OR REVIS?
                  OR REVAMP? OR MODIF?
S6           2    S1 AND S2 AND S3
S7        9083    S3 AND S4 AND S5
S8           4    S7 AND S1
S9        3542    S7 AND S2
S10          1    S9 AND S1
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
        (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200364
        (c) 2003  Thomson Derwent
```

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INDUSTRY NAMES: BUSN (Any type of business); CMPT (Computers and Office
   Automation); TELC (Telecommunications)

...   125 employees.
        http://www.washtech.com/news/itproducts/3623-1.html
        o Vector Development Steers Financing to **Privista**
        Former Dulles, Va.-based America Online executives at Vector
Development LLC, along with Warburg Pincus Equity Partners and 2M
Technology Ventures, are primary investors in a $17 million round in
Privista , a privacy-based Web site "designed to boost consumer
empowerment," a **Privista** statement said.
        http://www.washtech.com/news/vcfinance/3622-1.html
        +-+-+-+-+
        NEWS BRIEFS
        o AOL Announces "Bargain...

    1/5,K/8   **(Item 5 from file: 636)**
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04778051   Supplier Number: 65197009   (THIS IS THE FULLTEXT)
Study - Top E-Commerce Sites' Privacy Policies Improve.
Kelsey, Dick; McGuire, David
Newsbytes, pNWSB00257027
Sept 13, 2000
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 546
TEXT:
 While there's overall improvement in how e-commerce leaders address
privacy concerns, a new survey says, fewer than half of the top sites say
they won't share personal data with outside parties. However, the study
indicates, Internet users themselves say those sites need to do a whole lot
better before skeptics will spend a dime online.
        One to One Online, a Peppers and Rogers Group study that evaluates the
best practices of top one-to-one Web sites, found that e-commerce sites
have strengthened their consumer privacy protection practices and more
prominently display their privacy policies. The sites fall into 10
categories such as financial services, travel, apparel/accessories and
office supplies.
        While agreeing that 48 percent of the sites promise not to share
personal information is nothing to e-mail home about, senior research
director Julian Beresford told Newsbytes that the overall approach to
privacy matters is getting better. "Companies that are the one- to-one best
are doing so better each time we look at it," said Beresford. "The bar
continues to be raised."
        The survey looks at how prominently a site's privacy policy is
displayed, rates the policy's quality, determines how well personal data is
protected and considers other factors. "More and more of the sites are
indeed displaying (better)," he said. "Most importantly, the policies seem
to be better and when you click on the policy to see what it says, it's
easier to understand."
        The study also found that half of the top sites allow customers to
opt out of allowing sites to share personal data. "That's not as good as
having people opt in to having information, (but) it's better than no
choice," he said.

About 400 Web si⬤ were evaluated in the study, ⬤ of those, 64 sites in 10 different industries were chosen as finalists. Each site was evaluated on 32 capabilities.

The One To One study was released on the same day as a survey that might give e-commerce site owners the incentive to do even better.

Most Internet users who don't shop online cite concern about personal privacy and data security as their main reason for steering clear of e-commerce, according to a survey presented at the Global Privacy Summit today.

"The most telling finding of the survey is that 61 percent (of Internet users) who don't shop online don't shop out of privacy and security concerns," **Privista** CEO Eric Gertler, said today. The findings show that the e-commerce industry is facing a huge consumer confidence problem.

Privista cosponsored the survey of 800 adult Internet users.

Survey respondents rated having a strong commitment to privacy above "guaranteeing satisfaction" when asked what customer relations elements were most important in building trust between online businesses and consumers.

And possibly responding to recent news stories about Bankrupt.com selling off consumer data, 97 percent of survey respondents said that Web sites that changed their privacy policies - which Amazon.com did recently to the chagrin of several of its affiliates - those sites should be forced to notify consumers before selling their personal data.

More information about the survey is available at http://www.privacycouncil.com .

One To One Online is at http://www.1to1.com

Reported by Newsbytes.com, http://www.newsbytes.com

15:57   CST Reposted 16:01   CST

(20000913/WIRES ONLINE, BUSINESS/PRIVACY/PHOTO)

PUBLISHER NAME: Newsbytes News Network
INDUSTRY NAMES: BUSN   (Any type of business); CMPT   (Computers and Office Automation); TELC   (Telecommunications)

...   of Internet users) who don't shop online don't shop out of privacy and security concerns," **Privista** CEO Eric Gertler, said today. The findings show that the e-commerce industry is facing a huge consumer confidence problem.

Privista cosponsored the survey of 800 adult Internet users.

Survey respondents rated having a strong commitment to privacy...

3032586 Supplier Number: 03032586   (THIS IS THE FULLTEXT)
 Privista **Soups Up ID Theft Monitoring Service**
(A service called ID   Guard **by** Privista **allows the company to keep
   track of a user's credit profile and alert them if something unusual
   happens)**
Newsbytes News Network, p N/A
January 26, 2001
DOCUMENT TYPE: Journal   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 291

TEXT:
NEW YORK, NEW YORK, U.S.A., 2001 JAN 26 (NB) -- By Sylvia Dennis,
Newsbytes. **Privista** has launched a privacy protection service called **ID
 Guard** . In return for $19.95 a year, the service allows users to be kept
aware of changes to their credit profile, as well as alerts them to any
changes to their personal profile.

ID theft is now a growing problem in the US credit industry, with several
hundred people a month discovering that their identity has been
"borrowed," usually for thieves to rack up large debts on credit cards and
personal loans.

By maintaining a close watch on a users' credit profile, **Privista** says it
can keep a watch on someone's identity and alert them, usually via e-mail,
if something odd happens.

A spokesperson for the company told Newsbytes that the service uses credit
profiles maintained by Equifax, sending a weekly update to subscribers, and
monitoring up to 15 of their credit file attributes.

Originally launched in a beta test version last October, **ID   Guard** has
now been enhanced as a commercial offering, allowing users to monitor for
suspicious changes in their credit file, such as changes to their address,
a new account being opened, unusual credit card account changes, and a
change in the subscriber's Social Security number.

The updated **ID   Guard** now flags unusual changes to individual credit
cards, not just changes to a customer's combined credit balance.

With this enhancement, **Privista** says that online users can better manage
their spending, as well as more quickly identify potential credit fraud.
Since launching the trial version of **ID   Guard** last October, **Privista**
says that around 10,000 people have registered for the service.

 Privista 's Web site is at http://www. **privista** .com .

Reported by Newsbytes.com, http://www.newsbytes.com .

(20010126/Press Contact: Suzanne Bakri, CRC 703-683-5004; Eric Gertler,
Privista 877-926-8559/WIRES LEGAL, ONLINE, BUSINESS/)

COMPANY NAMES: **PRIVISTA**
INDUSTRY NAMES: Payment cards
PRODUCT NAMES: Credit card and check services   (738942)
CONCEPT TERMS: All product and service information; Product introduction
GEOGRAPHIC NAMES: North America   (NOAX); United States   (USA)
?

```
Set      Items    Description
S1         170    CREDIT()(HISTORY OR REPORT? OR FILE?)
S2      742987    USER? OR PATRON? OR CUSTOMER?
S3     2629627    SELECT? OR PICK? OR CHOOSE OR SPECIF? OR DESIGNAT? OR CUST-
                     OMIZ?
S4     8312702    PREFERENCE? OR ATTRIBUTE? OR FIELD OR FIELDS OR INFORMATION
                     OR FACT? OR DATA OR KNOWLEDGE OR CONTENT?
S5     2028036    NOTIF? OR ALERT? OR INFORM? OR ADVISE?
S6     3962906    CHANG? OR ALTER? OR UPDAT? OR UP()DATE? OR EDIT? OR REVIS?
                     OR REVAMP? OR MODIF?
S7           0    S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8      104280    S2 AND S3 AND S4
S9       54039    S2 AND S5 AND S6
S10      52949    S9 AND S4
S11          2    S8 AND S1
S12          8    S10 AND S1
S13         28    S1 AND S3 AND S4
S14         36    S11 OR S12 OR S13
S15         35    S14 NOT PY>2001
S16         34    S15 NOT PD>20010510
S17         29    RD (unique items)
File    8:Ei Compendex(R) 1970-2003/Sep W4
           (c) 2003 Elsevier Eng.  Info. Inc.
File   35:Dissertation Abs Online 1861-2003/Sep
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File    2:INSPEC 1969-2003/Sep W4
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File  233:Internet & Personal Comp. Abs. 1981-2003/Jul
           (c) 2003, EBSCO Pub.
File   94:JICST-EPlus 1985-2003/Sep W4
           (c)2003 Japan Science and Tech Corp(JST)
File   99:Wilson Appl. Sci & Tech Abs 1983-2003/Aug
           (c) 2003 The HW Wilson Co.
File   95:TEME-Technology & Management 1989-2003/Sep W3
           (c) 2003 FIZ TECHNIK
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17/5/1   (Item 1 from file: 8)
DIALOG(R)File   8:Ei Compendex(R)

04146545   E.I. No: EIP95052681068
 Title: Countrywide loan-underwriting expert system
 Author: Talebzadeh, Houman; Mandutianu, Sanda; Winner, Christian F.
 Source: AI Magazine v 16 n 1 Spring 1995. p 51-64
 Publication Year: 1995
 CODEN: AIMAEK   ISSN: 0738-4602
 Language: English
 Document Type: JA; (Journal Article)   Treatment: A; (Applications); T;
(Theoretical)
 Journal Announcement: 9506W4
Abstract: Countrywide loan-underwriting expert system (CLUES) is an
advanced, automated mortgage-underwriting rule-based expert system. The
system was developed to increase the production capacity and productivity
of Countrywide branches, improve the consistency of underwriting, and
reduce the cost of originating a loan. The system receives **selected
information** from the loan application, **credit   report** , and appraisal.
It then decides whether the loan should be approved or whether it requires
further review by a human underwriter. If the system approves the loan, no
further review is required, and the application is funded. CLUES has been
in operation since February 1993 and is currently processing more than 8500
loans each month in over 300 decentralized branches around the country.
(Author abstract)
 Descriptors: *Expert systems; Artificial intelligence; Finance; Cost
accounting; Decision making
 Identifiers: Countrywide loan underwriting expert systems
 Classification Codes:
 723.4.1   (Expert Systems)
 723.4   (Artificial Intelligence); 911.1   (Cost Accounting); 922.2
(Mathematical Statistics)
 723   (Computer Software); 911   (Industrial Economics); 922   (Statistical
Methods)
 72   (COMPUTERS & DATA PROCESSING); 91   (ENGINEERING MANAGEMENT); 92
(ENGINEERING MATHEMATICS)

 17/5/2   (Item 2 from file: 8)
DIALOG(R)File   8:Ei Compendex(R)

02774949   E.I. Monthly No: EI8908080844
 Title: Loan underwriting by a neural network.
 Author: Smith, Murray
 Corporate Source: Adaptive Decision Systems, Andover, MA, USA
 Conference Title: International Neural Network Society 1988 First Annual
Meeting
 Conference Location: Boston, MA, USA   Conference Date: 19880906
 Sponsor: US Air Force Office of Scientific Research, USA; US Defense
Advanced Research Projects Agency, USA; NSF, USA; Oak Ridge Natl Lab, Oak
Ridge, TN, USA; US Office of Naval Research, USA; et al
 E.I. Conference No.: 12163
 Source: Neural Networks v 1 n 1 SUPPL 1988. p 468
 Publication Year: 1988
 CODEN: NNETEB
 Language: English
 Document Type: JA; (Journal Article)   Treatment: A; (Applications)
 Journal Announcement: 8908
Abstract: A neural network for making decisions in the financial services
industries is reported. The algorithm was developed with a backpropagation
network. Training and testing were based on a **data** set of 271,000
examples. The neural network takes as inputs **information** from the
company's loan application and from **credit   reports** . The network
produces one continuous-valued output, which represents an estimate of the
loss ratio to be expected on the proposed account. Technical issues

resolved during development of the network included choice and representation of inputs, network topology and size, optimization of learning rates, and training sample **selection** . Business issues that were resolved included definition of decision criteria, building a capability for giving correct and understandable reasons for turning down an applicant, verifying system performance under the full range of real-world conditions, embedding the network in an existing systems environment, and building understanding and acceptance of the network on the part of several thousand **field** employees.

Descriptors: *SYSTEMS SCIENCE AND CYBERNETICS--*Neural Nets; COMPUTER PROGRAMMING--Algorithms; DECISION THEORY AND ANALYSIS

Identifiers: LOAN UNDERWRITING; DECISION ALGORITHMS; FINANCIAL SERVICES; SUMMARY ONLY

Classification Codes:

723 (Computer Software); 922 (Statistical Methods); 911 (Industrial Economics)

72 (COMPUTERS & DATA PROCESSING); 92 (ENGINEERING MATHEMATICS); 91 (ENGINEERING MANAGEMENT)

17/5/9 (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01388578 ORDER NO: AAD95-00818
OBJECTIVES AND INCENTIVES IN FINANCIAL MARKETS (EXOGENOUS NOISE, CREDIT RATING)
Author: LIU, CHUNG-SHU
Degree: PH.D.
Year: 1994
Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)
Chairman: HANS HALLER
Source: VOLUME 55/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 2490. 83 PAGES
Descriptors: ECONOMICS, GENERAL; ECONOMICS, FINANCE
Descriptor Codes: 0501; 0508

This dissertation is a collection of papers investigating objectives and incentives in financial markets.

The first essay (Chapter 2) deals with the endogenous determination of **credit history** , credit-worthiness, loans and efforts by borrowers over time. A financial market with adverse **selection** and moral hazard is analyzed. Facing the adverse **selection** , lenders are not able to offer separate contracts to different types of borrowers. However, knowing borrowers' credit histories, lenders are able to assign different credit worthiness to borrowers that have different credit histories, and offer different contracts to different groups. It is shown that if borrowers' credit rating is too low, they make low effort to repay their debts. As a borrower acquires a good **credit history** and has his credit-rating upgraded above a certain point, it becomes worthwhile for him to **choose** high effort. A low quality borrower may make high effort in early periods in order to build up a good **credit history** and obtain better terms in the future contracts then shift back to the low effort even though his project continues to succeed when he approaches the end of his life. The second essay (Chapter 3) analyzes the effect of exogenous noise on shareholders' unanimous choice in the capital market where investors obtain asymmetric **information** about future returns. The exogenous noise, which comes with the random exogenous supply of the risky asset, is allowed to grow proportionally or disproportionally with the replica of the economy. We show that initial shareholders of a firm tend to approve the firm's maximization of its net market value asymptotically, when the number of replicas of the economy increases. We have proved that if the exogenous noise grows proportionally with the size of the economy, the asymptotic unanimity property holds. With **specific** parameters in our model, the unanimity property still holds as the exogenous noise grows disproportionally with the economy.

The third essay (Chapter 4) aims at identifying conditions for inefficient investment in both the capital market and the credit market. In the capital market, using the mean-variance model for capital asset pricing to determine the level of investment, one can obtain an under-investment result. Firms putting too much weight on their own variance of the return leads to inefficiency. If the variance of each firm's return is relatively small compared to its covariance with the market or the market becomes very competitive, then the level of investment approaches the optimal level. However, if each firm's decision is independent of the other firms' decisions, then the optimal investment level is never approximated. In the loan market, due to the dead weight loss of bankruptcy, the optimal level of investment cannot be attained if renegotiation is impossible. The socially optimal level of investment can always be attained if renegotiation is allowed.

17/5/18   (Item 4 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

04347170   INSPEC Abstract Number: B9303-6210L-104, C9303-7120-018
 Title: **Providing services to** users **through** data **networks: a case study of a** credit   reporting   **company**
  Author(s): Gastley, J.; Snyder, C.A.; Sankar, C.S.
  Author Affiliation: Auburn Univ., AL, USA
  Journal: Journal of Database Management   vol.3, no.4   p.18-26
  Publication Date: Fall 1992 Country of Publication: USA
  ISSN: 1063-8016
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: Providing credit **information** about people to corporate **customers** is a growth business in the US. The authors discuss the network of a company that collects **information** about the **credit history** of **customers** and provides it to lending and credit companies, life and health insurance companies, property and casualty insurance companies. The accuracy of the **information** is critical and also speed is essential in responding to queries. This company has developed a technology center to capture, process, and distribute this **information** . This company has been expanding and **modifying** its network to place itself in the forefront with regards to **information** technology. (4 Refs)
  Subfile: B C
  Descriptors: computer networks; credit transactions; database management systems
  Identifiers: **data** networks; case study; **credit reporting** company; credit **information** ; corporate **customers** ; **credit history** ; credit companies; health insurance companies; casualty insurance companies; technology center; **information** technology
  Class Codes: B6210L (Computer communications); C7120 (Finance); C5620 (Computer networks and techniques); C6160 (Database management systems (DBMS))

17/5/19   (Item 5 from file: 2)
DIALOG(R)File   2:INSPEC
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03003414   INSPEC Abstract Number: D87002852
 Title: **Sourcing companies** information
  Author(s): Walsh, B.
  Journal: Accountancy   vol.100, no.1129   p.148, 150
  Publication Date: Sept. 1987 Country of Publication: UK
  CODEN: ACTYAD ISSN: 0001-4664
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: Standing record **data** , i.e. background **information** about a company, including address, date of incorporation, and line of business, is now readily available on-line for all UK companies on a live register.

Added to this, financial results and **credit** **reports** can also be found
for the most significant companies. **Selection** criteria between the
different databases vary from size to client interest. Each database also
differs in the **fields** that are included. Some have more financial **data** ,
others more detail on such subjects as trading or directorships. The speed
with which an answer can be reached on-line means that it has become much
easier, and in some cases cheaper, to obtain financial **data** on all
companies of interest. In many cases the results can be displayed and
printed immediately.
   Subfile: D
   Descriptors: database management systems; finance
   Identifiers: on line services; companies **information** ; UK companies;
financial results; **credit** **reports** ; databases
   Class Codes: D2010 (Business and professional); D2050 (Financial
applications); D2080 (Information services and database systems)

17/5/20   (Item 6 from file: 2)
DIALOG(R)File   2:INSPEC
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02380673   INSPEC Abstract Number: D85000323
 Title: More perils of automation fever
   Author(s): Peterson, C.S.
   Journal: Management Accounting   vol.66, no.5   p.47-8
   Publication Date: Nov. 1984 Country of Publication: USA
   CODEN: MGACBD ISSN: 0025-1690
   Language: English   Document Type: Journal Paper (JP)
   Treatment: General, Review (G); Practical (P)
   Abstract: The San Diego Wholesale Credit Association decided to invest in
a new computer. There were certain things that this new system had to do,
and certain requirements from the National Association of Credit
Management, of which the organisation was an affiliate, that had to be
integrated. One of the goals was to achieve national **credit** **reporting**
capability through use of similar equipment at all the affiliates. The
decision was made to go along with several other affiliates of NACM and
invest in the IBM System 34. Word was passing along that there was good
programming aid available in Oklahoma City, which was the same programming
the other affiliates were using. So the hardware purchase was made and the
equipment installed: the recommended software purchased was supposed to be
perfect for this type of operation and was being used by the other
affiliates. Then the problems started. The 'perfect' software wouldn't do a
third of what the organisation wanted it to do. There were two choices:
scrap that 'perfect' software or see if programming aid could alter it
sufficiently. The programmers from Oklahoma City were called in but dealing
with programmers based 2000 miles away from the computer and software
proved difficult. Eventually a good programmer was found locally and she
came on board as a consultant. The company are now being smart after the
 fact   , and are going forward slowly. This way they hope to avoid some of
the more obvious errors and problems. (0 Refs)
   Subfile: D
   Descriptors: banking; equipment **selection** (computers); software
selection
   Identifiers: automation fever; San Diego Wholesale Credit Association;
National Association of Credit Management; national **credit** **reporting**
capability; IBM System 34; programming; software; problems
   Class Codes: D2050E (Banking)

17/5/21   (Item 7 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02105211   INSPEC Abstract Number: C83032269
 Title: Computers, the disclosure of medical information **, and the Fair
   Credit Reporting Act**
   Author(s): Morihara, J.

Abstract: This   note   focuses   upon   the   **specific**   problem   of   the
unnecessary disclosure and misuse of sensitive medical **information** .
Suggestions on how an existing piece of legislation could be amended to
help control this problem are proposed. (14 Refs)
   Subfile: C
   Descriptors: **data** privacy; legislation; medical administrative **data**
processing
   Identifiers: disclosure of medical **information** ; Fair **Credit**
Reporting Act; legislation
   Class Codes: C0230 (Economic, social and political aspects); C7140 (
Medical administration); C7810 (Social and behavioural sciences)

   17/5/26   (Item 5 from file: 233)

00354750   94PW07-024
   Get your financial house in order
   Abernathy, Joe
   PC World , July 1, 1994 , v12 n7 p107, 1 Page(s)
   ISSN: 0737-8939
   Company Name: Vertigo Development
   Product Name: Jonathan Pond's Financial Planner
   Languages: English
   Document Type: Software Review
   Grade (of Product Reviewed): B
   Hardware/Software Compatibility: IBM PC Compatible
   Geographic Location: United States
   Presents a favorable review of Jonathan Pond's Personal Financial
Planner ($39 on floppy disk, $49 on CD-ROM), a financial planning program
from Vertigo Development Group (800). The program is organized into
chapters which address **specific** financial objectives, such as
establishing. or reestablishing **credit   history** , purchase of a house,
developing an investment strategy, paying for a child's college education,
or planning for retirement. The program provides good generic financial
planning **knowledge** . It is well put together and its presentation is
engaging. The CD-ROM version includes video clips of Jonathan Pond. The
program is recommended ``so long as you treat it with the same caution you
would anyone who tells you what to do with your money.'' Includes one
screen display. (djd)
   Descriptors: Financial Planning; Finances; Software Review; CD-ROM
   Identifiers: Jonathan Pond's Financial Planner; Vertigo Development

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       S1        1  CO=PRI   TA
   File 479:Gale Group Company Intelligence(R)   2003/Oct 09
           (c) 2003 The Gale Group
   File 513:Corporate Affiliations   2003/Q3
           (c) 2003 LexisNexis Group
 *File 513: Tiered pricing is in effect, See HELP RATES 513.
   File 515:Dun`s Elec. Bus. Dir.(TM)   2003/Aug
           (Copr. 2003 D&B)
   File 516:D & B - Duns Market Identifiers   2003/Aug
           (Copr. 2003 D&B)
   File 527:S&P`s Register-Corp.   2003/Jan
           (c) 2003 McGraw-Hill Companies Inc
   File 531:Amer. Bus. Directory   2003/Sep
           (c) 2003 American Business Information
   File 535:Thomas Register Online(R)   -2003/Q3
           (c) 2003 Thomas Publishing Co.
   File 537:Harris Business Profiler   2003/Aug
           (c) 2003 Harris Infosource
   File 547:Experian Business Credit Profiles   2003/Oct W1
           (c) 2003 Experian
   File 559:CORPTECH Dir of Tech Companies   2000/Aug
           (c) 2000 CorpTech.
 *File 559: File 559 is CLOSED
   File 584:KOMPASS USA   2003/Jul
           (c) 2003 KOMPASS International
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DIALOG(R)File 547:Experian Business Credit Profiles
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03955274

 PRIVISTA

1372 PEACHTREE ST NE
ATLANTA, GA 30309-

Current as of: 09-08-03

Telephone: 404-881-0810
Experian Company Number: G20480952

TRADE PAYMENTS

| | | | | | | % of Accounts | | | |
| | | | | | | --Days Past Due-- |
Creditor Category	Date Sale Date	Terms	High Credit	Balance	Cur	1- 30	31 60	61 90	91 +
COMPUTERS	0307	N/A NET 30	$0	$0	0	0	0	0	0

Footnotes: + in first column indicates paying faster than industry norm
<,> signs indicate indicate true High Credit or Balance is< or > shown

ADDITIONAL PAYMENTS

| | | | | | | % of Accounts | | | |
| | | | | | | --Days Past Due-- |
Creditor Category	Date Sale Date	Terms	High Credit	Balance	Cur	1- 30	31 60	61 90	91 +
AIR TRANS	0303 0211	NET 30 <	$100	$0	0	0	0	0	0
Comment: AGED									
AIR TRANS	0210 N/A	VARIED	$100	$0	0	0	0	0	0
Comment: AGED									
COMPUTERS	0302 0207	MULTI	$1300	$0	0	0	0	0	0
Comment: AGED									
+ LEASING	0307 0307	NOTE	$37000	$23300	98	2	0	0	0
Comment: LEASING									
+ TELECOM	0202 0201	NET 30	$2100	$2100	83	17	0	0	0
Comment: AGED									

PAYMENT TOTALS

| | | #of | | High | | | % of Accounts | | | |
| | | | | | | | --Days Past Due-- |
Acct	Type	Act	DBT	Credit	Balance	Cur	1- 30	31 60	61 90	91 +
New		1	0	$0	$0	0	0	0	0	0
Continous		0	0	$0	$0	0	0	0	0	0
Total		1	0	$0	$0	0	0	0	0	0

 PUBLIC RECORD INFORMATION
 ============================

COLLATERAL COUNTS

Company has   1 UCC filings with   1 collateral item(s).

UCC DETAILS

Date
Filed Legal Description   Document #   Document Location

000914 UCC-FILED   06000017087   FULTON SPR COURT
       0600001708

BANKING INFORMATION

UNDISCLOSED

Rating: N
Opened: 040201

KEY FACTS

SIC
Code   Description

8741 - MANAGEMENT SERVICES

Customers:
Square feet:

Officers:

OWNER   - GERTLER, ERIC